

# The NATIONAL UNDERWRITER

Life In



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GENERAL AMERICAN LIFE INSURANCE COMPANY  
WALTER W. HEAD, PRESIDENT  
SAINT LOUIS  
OFFICE OF THE PRESIDENT

OCT 2 1939

## Open Letter to Members of the National Association of Life Underwriters

Gentlemen:

Fifty years—five decades—of pioneering, of inspired leadership and constructive service mark the rugged highway over which our organization—The National Association of Life Underwriters—has traveled.

As you meet in convention to look backward through the years, you have much of which to be proud. For yours has been a "helping hand" service that has actually helped.

Through the media of life insurance you have contributed generously to the security of American life. And through organization—through the interchange of ideas and ideals—you have, at the same time, enriched your own lives.

Ahead of you in this swiftly changing world lies a trail fraught with even more difficulties than the one you have traveled. But you will, we are certain, meet every challenge with a determination to maintain the high standards which have won for the institution of life insurance such a large measure of public good will and confidence.

On behalf of my associates and myself I wish to greet you and welcome you to Saint Louis.

And while you're here, look in on us. You'll find an open door and a warm, sincere welcome in every executive office, every department of the General American Life Insurance Company, at 1501 Locust Street.

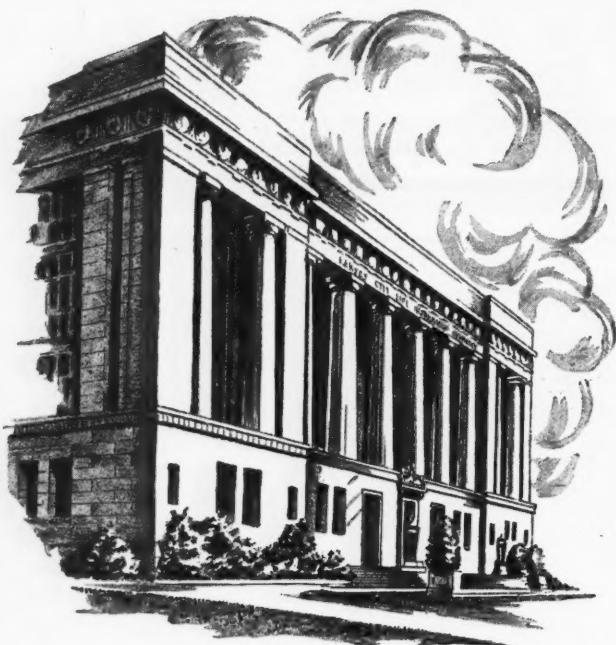
Yours to command,

*Walter W. Head*

President

3

3rd CONVENTION DAILY



# WELCOME

For the Company, and on behalf of the Agency Representatives of the Kansas City Life Insurance Company, many of whom belong to your association, we extend a cordial welcome to Members of the National Association of Life Underwriters assembled in our HOME state for their GOLDEN ANNIVERSARY Convention.

The success of this meeting will be reflected in the improved efficiency of all those attending, and contribute a greater public service through Life Insurance.

**Kansas City  
LIFE  
INSURANCE COMPANY**  
KANSAS CITY  
MISSOURI

# The NATIONAL UNDERWRITER

SEPTEMBER  
29, 1939

## H. T. Wright, Philadelphia the Winners

### Strong Program Is Presented at Closing Session

Look to National Associa-  
tion Centennial as Curtain  
Drops on Fiftieth Gathering

Convention Headquarters  
Jefferson Hotel, St. Louis

The program committee for the golden jubilee convention of the National Association of Life Underwriters at St. Louis arranged an especially strong program for the closing session Friday morning, with the result that most of the conventioners remained in the city until the curtain fell.

Charles J. Zimmerman, Connecticut Mutual, Chicago, the new president, was the presiding officer and he performed in radiant style. Mr. Zimmerman has been one of the most ubiquitous of life insurance troupers during the past two or three years, and he promises at least to cover the circuit as thoroughly during his administration as did Holgar J. Johnson, Penn Mutual, Pittsburgh, the retiring president, who was on wheels most of the year.

#### Politics Was Forgotten

Politics had been forgotten after the decision of the previous afternoon and everyone was relaxed and prepared to enjoy the program to the utmost.

Alexander E. Patterson, vice-president Penn Mutual, a past president of the National Association of Life Underwriters, brought greetings from the Association of Life Agency Officers.

The committees on nominations and resolutions reported, and Branch Rickey, vice-president and general manager of the St. Louis Cardinal baseball team, gave an address. With Mr. Rickey's team so prominently in the news during these closing days of the season, his appearance was particularly interesting.

Joseph C. Behan, vice-president Massachusetts Mutual Life, gave a preview of the Annual Message of Life Insurance, showing on the screen some of the advertising that is to be released during the week.

#### Perry Gives State Paper

Ruth Bryan Owen Rohde, former minister to Denmark, gave an address and then President Bertrand J. Perry of Massachusetts Mutual Life delivered what might be termed the state paper of the convention. It was an authoritative statement and appraisal of the position of the business and the agent. Mr. Perry has become well acquainted with the field force of the country this week, because he has been in the city throughout the week, has continually mingled with the throng and attended the sessions.

Greetings were extended by Dr. Henry W. Cook, medical director of Northwestern National Life, who is president of the Association of Life Insurance Medical Directors, an organization that is also celebrating 50 years of existence this year.

The closing feature was one of (Continued on page 28)

### New National Association President



CHARLES J. ZIMMERMAN

Charles J. Zimmerman, new president of the National Association of Life Underwriters, was born in New York City in 1902. He graduated from New Rochelle high school, where he won high honors for scholarship and in athletics, and entered Dartmouth in 1919. After graduation in 1923 he continued his studies at the Amos Tuck School of Administration and Finance, Dartmouth, and received the degree of master of commercial science in 1924.

He then became executive manager of the New York City Life Underwriters Association, continuing in that capacity until 1926, when he joined the Fraser agency of the Connecticut Mutual as a personal producer. During his two years as executive manager of the New York City association the membership was built to an all-time high and many innovations were introduced.

In September, 1928, Mr. Zimmerman opened a branch office at Bridgeport, Conn., covering Fairfield and Ridgefield counties, Conn., and Westchester and Rockland counties, New York, for the Fraser agency. He started this office from scratch and in two years had built a full-time and brokerage organization producing over \$2,500,000. In 1930 he was recalled to New York City as manager of the full-time organization of the Fraser agency.

In September, 1931, he was appointed general agent of the Connecticut Mutual for New Jersey with offices in Newark. At that time the agency was producing

less than \$500,000 annually and stood in 52d place. In 1932 it paid for \$2,000,000; 1933, \$3,000,000; 1934, \$4,000,000; 1935, \$5,000,000; 1936, just over \$6,000,000, and in 1937 was going at the rate of \$7,000,000, when he was transferred to Chicago as general agent, succeeding S. T. Chase, who was made general agent emeritus, and in two years he has brought that agency from 33d to second place for the year to date.

Throughout this period Mr. Zimmerman has been very active in association work. He was a member of the executive committee of the Bridgeport association and chairman of its Life Insurance Week committee. In Newark he was chairman of the executive committee, secretary, vice-president and president of the Life Underwriters of Northern New Jersey association, which under his presidency attained an all-time membership high. He was chairman of the general agents and managers section and president of the C. L. U. chapter.

He was a special lecturer of life insurance at New York University and an instructor in C. L. U. work at Newark University, Rider College, Trenton, N. J., and Hudson County College.

At the Milwaukee convention in 1934 he was elected a trustee of the National association but resigned voluntarily in favor of A. E. Patterson, at that time general agent of the Penn Mutual in Chicago. He was again elected a trustee in 1935, elected secretary in 1937 and vice-president in 1938.

### Chicagoan Captures Post Leading to Presidency in '40

Election Session Exciting—  
Hodes Secretary,  
Witherspoon Trustee

#### NEW OFFICERS ELECTED

President—Charles J. Zimmerman, Connecticut Mutual Life, Chicago.

Vice-president—Harry T. Wright, Equitable Society, Chicago.

Secretary—Ray Hodes, Ohio National Life, Cincinnati.

Treasurer—Robert L. Jones, State Mutual Life, New York.

Trustees—John A. Witherspoon, John Hancock Mutual Life, Nashville, Tenn.; Karl E. Madden, Penn Mutual, Davenport, Ia.; O. D. Douglas, Lincoln National, San Antonio, Tex.; Paul C. Sanborn, Connecticut Mutual, Boston; Isadore Samuels, New England Mutual, Denver, and W. M. Duff, Equitable Society, Pittsburgh.

Convention Headquarters  
Jefferson Hotel, St. Louis

Harry T. Wright of the Equitable Society in Chicago is the new vice-president of the National Association of Life Underwriters, and the association will hold its 1940 convention in Philadelphia.

That summarizes the outcome of two of the most hectic contests of recent years, decided at the adjourned meeting of the national council Wednesday afternoon, which was itself boisterous and tumultuous, although good-natured throughout, with possibly more of the atmosphere of the political convention than any of the similar gatherings in recent years.

#### Committee Recommends Both

The contest for the vice-presidency, between Mr. Wright and John A. Witherspoon, John Hancock Mutual Life, Nashville, Tenn., was marked by a precedent-setting procedure on the part of the nominating committee, headed by Ralph G. Engelsman, Penn Mutual, New York, which in its report expressed the belief that "the best interests of the association would be served by presenting both names for your consideration."

#### By-Laws Interfere

However, inasmuch as the by-laws of the National association provide for the submission of but one name for this office, the report continued, "we have selected the name of Harry Wright, but earnestly request that the name of John Witherspoon be also presented to this meeting."

Chairman Engelsman said the report represented the unanimous opinion of the committee.

That the recommending committee itself was apparently undecided up to the last minute as to which name it would actually put on its slate, with the possible resulting advantage to the candidate so selected, was evidenced by

(Continued on page 8)

## Insurers Spread Ownership of Wealth: Pink

### N. Y. Superintendent Says No Control More Democratic Has Been Devised

Life insurance companies are entitled to and should demand the rights of free enterprise as guaranteed in the bill of rights of the constitution, urged Louis H. Pink, superintendent of insurance of New York, speaking on Thursday morning.

"With due regard for the temporary setback of the depression and our present economic difficulties," said Mr. Pink, "from the larger outlook wealth was never so diffused and spread out among the people as it is today. We have yet to achieve a more practical method of democratic control of our great organization.

"Life insurance companies have a great part in the process of spreading ownership of wealth of the country among the people."

#### Commends Ethical Purpose

Superintendent Pink said the steps taken by life underwriters to stop rebating and encourage ethical practices have been a healthful and wholesome force. He urged that the business be kept "clean and honorable as it has everything to lose from practices which are subject to criticism."

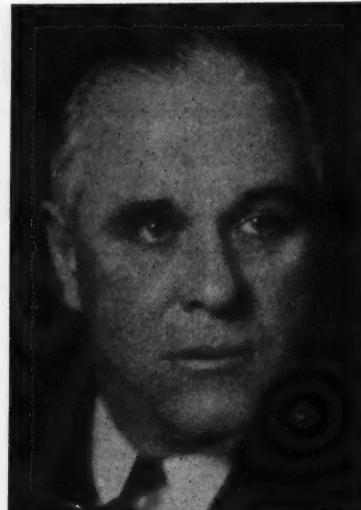
Citing figures on life insurance in force and other statistics, Superintendent Pink drew a graphic picture of the tremendous force that life insurance plays in American social life. He also reviewed the experiences of company failures since the Armstrong investigation, saying that in the last 30 years not a single policyholder in New York has lost his policy interest through failure of a company.

In his review of the progress made in life insurance in the past 50 years, he characterized the Armstrong investigation as the greatest boon life insurance ever has had.

"Today we fear no public investigation," he added. "If there are any skeletons in the closets, we want them brought

(Continued on page 42)

## The Winner



HARRY T. WRIGHT

Harry T. Wright, Equitable Society, Chicago, is the new vice-president of the National Association of Life Underwriters. He won a decisive victory at the election Thursday over John A. Witherspoon, John Hancock, Nashville. This puts Mr. Wright in line for the presidency next year.

## Guardian Life Leaders at St. Louis Regional Meet

Just prior to the National association meeting, the Guardian Life held the last of a series of five regional meetings in St. Louis. In addition to the 75 delegates from the central-southwest division, extending from Indianapolis to Oklahoma City, the winners in the other four geographical districts were in attendance and were guests of the company through the National association convention.

They were: James Aieta, Boston; Sol Kornreich and Jack Loenthal, New York; Walter Ross, Milwaukee; J. M. Brown, Tampa, Fla.; Sidney Brown, Jacksonville, Fla.; L. A. Telk, Denver, and J. E. Grob, Cleveland.

Speakers included James A. McLain, vice-president; Dr. M. B. Bender, medical director; Curtis Robertson, counsel; F. F. Weidenborner, superintendent of agents; George L. Mendes, assistant superintendent; James Elton Bragg of New York and Lynn Broadus of Chicago.

## Noisy and Colorful Scene Precedes Balloting

The scene at the Jefferson Thursday noon and until the time of the meeting of the national council at 2 p. m. was colorful and noisy. Music makers in behalf of Philadelphia and Cleveland were competing throughout the mezzanine and in the lobby. The Philadelphia music was made by a trio, costumed as the Spirit of '76, while two lady accordian players performed for Cleveland.

Delegates and conventioners were being handed souvenirs of various kinds. The Wednesday Cleveland "Press" appeared with the entire front page made over in the form of a welcome to Cleveland. The actual voting delegates were handed handsome paper weights in the form of the Liberty Bell by the Philadelphians. Last minute lobbying was being conducted intensively on all sides.

## Taggart, Page and Moore Are Interesting Trio

An interesting trio was that of Grant Taggart, California-Western States Life, Cowley, Wyo., George H. Page, manager California-Western States at Los Angeles, and Clark Moore, manager Aetna Life, at Oakland, Cal. The three had bonds in common because Mr. Page brought Mr. Moore in the business and he was connected with the old Western States Life 12 years. Mr. Taggart, a national trustee, is the biggest personal producer for his company and Mr. Page conducts the largest agency. Mr. Page, as president of the Los Angeles Managers Association, was the one who accepted the cup of the Managers Section at St. Louis for having operated with most conspicuous success during the year. This was Mr. Moore's first national convention. He motored with his young son, Houston Moore, attending the Aetna Life regional convention at Colorado Springs en route.

## Isadore Samuels, Tailor's Delight

Isadore Samuels, New England Mutual, Denver, was something of a chameleon at St. Louis. Those who were observing Mr. Samuels closely report that during the days of the convention he was seen to be wearing nine different suits of clothes.

President H. K. Lindsley of Farmers & Bankers Life has been following the National association conventions for a number of years and takes great interest in the proceedings. He remained in St. Louis throughout the week.

## New Secretary Is Cincinnati Leader



RAY HODGES

Ray Hodges of Cincinnati, the home office general agent of Ohio National Life, was elected as the new secretary of the National association. He is one of the dependable leaders in the organization. Probably the man who takes the greatest satisfaction in the election of Mr. Hodges is C. Vivian Anderson, Provident Mutual, Cincinnati. Mr. Hodges served as campaign manager for Mr. Anderson in the years when the latter was battling his way to the presidency of the National association. Mr. Anderson ever since has been working in behalf of the advancement of Mr. Hodges.

## Warren Woody and Proctor Have a Love Fest

A love fest was held after the election Thursday afternoon between E. T. Proctor, Northwestern Mutual, Nashville, and Warren Woody, Equitable Society, Chicago. They had been on opposite sides of the fence until then, Mr. Proctor being the campaign manager for John A. Witherspoon, John Hancock, Nashville, for vice-president, and Mr. Woody being the manager of the Chicago agency with which Harry T. Wright, the successful candidate, is identified. After the battle Mr. Proctor and Mr. Woody went into an old pal scene.

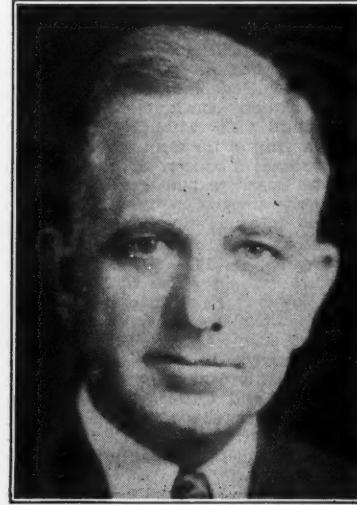
## ELECTED AS TRUSTEES OF NATIONAL ASSOCIATION



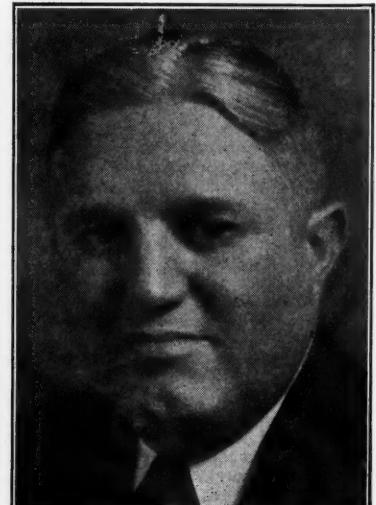
WILLIAM M. DUFF, Pittsburgh  
Equitable Society



ISADORE SAMUELS, Denver  
New England Mutual Life



O. D. DOUGLAS, San Antonio  
Lincoln National Life



KARL E. MADDEN, Davenport, Ia.  
Penn Mutual Life

# Agents of Past, Present and Future Treated by Company Head

By BERTRAND J. PERRY  
President  
Massachusetts Mutual Life

While my own insurance experience doesn't cover the entire 50 years during which your association has been in existence, nevertheless I do go back 84% per cent of the way.

These have been eventful years in the growth and development of our business, and it is only natural that a good many personal observations have been made—some of them, I hope, correct.

And while I have never enjoyed the thrill of writing an application, as most of you have so many hundreds of times, the selling phase of our business has long been of keen interest to me.

## Nothing Less Than Vital

Certainly there is evidence, ample and overflowing, that the services of the agent are nothing less than vital to the wide extension of life insurance, to the proper types of coverage for the families of America, and to its effective arrangement for the benefits intended to be derived. The agent's services have been vital in the building of the American life insurance institution; they are vital today; and unless human nature is to change overnight, they will continue to be vital.

It may be interesting to look at the agent of yesterday, the agent of today, and the agent of tomorrow—as well as we can see him. But possibly we should first decide what we believe to be the elements of American life, and, secondly, what we believe the service of the agent to be. Then, perhaps, we can consider the ways in which those services have contributed to American life.

## Elements of Life

What are the elements of American life?

We have, in this country of ours, a vast land—fertile for farming, rich in minerals, diverse in character.

We have a developed realm—far-flung farm enterprises, thousands of prosperous small communities, hundreds of well-developed industrial areas, and dozens of mighty metropolises.

We have a highly developed material community life—skyscrapers in our cities, factories of infinite resources, homes well served by electricity, water and sanitation systems, heating and air-conditioning equipment, telephones, and labor-saving devices.

## Can Produce Abundance

We have an economic system which can produce abundance—in which the typical economic units are small entrepreneurs, the storekeeper, the farmers, the small manufacturers, the innumerable selling, service and advisory units; the gigantic corporations in transportation, production, and distribution, with their economies from large scale production, their research, their stability; the delicate and diverse pattern of financial and advisory systems which aid the whole economic structure in adjusting itself to changes in public demands for goods and services.

We have a political basis for action—a heritage of political performance which gives the people of the nation a strong feeling for individual freedom in thought and speech and action.

## Rich Cultural Life

We have a richly developed cultural life—with a vast system of public education, hosts of good colleges and universities, numberless special schools for day or evening use by children and adults, with concert halls, art museums, libraries; with an infinite variety of published material in newspapers, periodicals, and books, each relatively free to cite facts and express opinions; with en-

tertainment from sports, theatres, radio, and television.

We have a social and psychic attitude expressing itself in a variety of ways. Americans are eager for ideas, competition, self-development, co-operative action, security. Americans love health, self-reliance, courage. They admire daring, skill, good spirits, fair play. They have strong family affections, make much of home life and the benefits that are associated with it. Americans enjoy travel, games, movement.

## Consider Agent of Yesterday

With this framework of ideas to reveal our view of American life, let us consider what the agent of yesterday contributed.

Up to 1843, neither the agent nor the life insurance institution itself had become important elements in the business life of the country. Some thirty years before that, when the pioneering American company, the Pennsylvania Company for Insurances on Lives and Granting Annuities, was incorporated, with ideas borrowed from Europe, practically nothing was known about the business, and even less about selling it. While a careful examination of that company's cash books from 1813 to 1820 shows that everything was entered in the minutest detail, even to a listing of twenty-five cents for crackers and concepts.

\$13.07 for one year's advertising, the biggest business-getting expense, there was absolutely nothing in the way of commissions; in fact, we have the company's definite statements that it was a policy of the firm not to pay for risks brought to it for underwriting. Life insurance marketing, in tune with the times, was at the "come-and-get-it" stage of its development. And let me tell you that didn't work then, and it hasn't worked since.

## Serve Countless Localities

But by 1853 there were hundreds of agents serving dozens of companies in countless localities. The Mutual Life, in its first year of operation, did business in twenty-two states. During the important decade of 1843 to 1853, the agents distributed booklets describing life insurance, put out posters in public places, passed out handbills, called upon prospects. In this work, the agent educated the people to an understanding of life insurance and the peculiar adaptability of it to the needs and desires of most men.

Perhaps it is well to point out that several years before this association was organized, there was a pretty complete understanding—although undeveloped—of what we are prone to think of as rather recently discovered present-day

Take old age benefits, for example: One commentator said in 1881: "Whoever reverts to the writings of Dr. Price (Dr. Richard Price, the author of *Treatise on Reversionary Payments* in 1769, and also compiler of the celebrated *Northampton Mortality Tables*) in regard to the various schemes for the relief of widowhood and orphanage by insurance, and for provision for old age by annuities and endowments, will be struck by the fact that he looked almost exclusively at the security and permanence of the society, and very little at the contingencies of the individual. It does not seem to have occurred to him that provision for both his heirs and for the old age of the insured himself could be secured in the same policy, or that the cessation of the necessity for either provision could be provided for in the policy by a stipulation of terms of surrender."

That was written in 1881. The commentator does wind up, however, by giving credit to Dr. Price by saying: "What has since been done, and what remains to be done, are mere corollaries to his general proposition."

## Country Undeveloped

When life insurance made its first strong bid for acceptance, America was for the most part still undeveloped. The "west" was still to be absorbed into our established economic system. Life insurance protected the lives of those who trekked west to the gold fields of California, of those who took land or commercial sites in the middle west. By thus making the enormous risks involved somewhat less difficult to contemplate, life insurance encouraged emigration by those whose business skill was needed, but whose tastes were attuned to the security of more settled communities. We find, during the gold-rush days in California, that the minutes of directors' meetings bulge with material having to do with the situation which then existed.

The usual sales talk of the early days, we are told, ran largely to an incantation of the woes and worries, the vicissitudes and uncertainties of the life of mortal man, and was calculated to scare the likely prospect half out of his wits. But in any event, the early agent believed in his wares.

## "Office in My Hat"

The "business card" of one of these agents gives us a glimpse at some of the publicity practices of that day. The card reads:

"Office in my hat. Wherever my hindquarters are, there you will find my headquarters. I am the preferred Michigan perambulating prognosticator, probing the people with pernicious persistency until prudent people provide preferred protection."

Transportation in those early days was slow and difficult, and none too dependable. There was then no one-day delivery of policies from coast to coast by air mail. If an agent wanted to work a rural community he would, upon arriving at his destination, use the hotel clerk or proprietor as an information center. Then, armed with a list of "hot" prospects suggested by these individuals, he hied himself over to the livery stable and hired a rig. If he didn't know the country, he was sure to run across some idler who spent day after day awaiting just such a chance.

## Communication Difficult

It was no easy matter, in those times, for the agent to communicate with the home office, nor the home office with the agent. Checks and drafts were used (Continued on page 35)



Top row—group of Mutual Life managers—C. J. Frey, Erie, Pa.; J. F. Trotter, Kansas City; C. E. Brown, Grand Rapids, Mich.; W. M. Smith, Buffalo.  
Second row—Homer Rogers, Equitable Society, Indianapolis; Roderick Pirnie, Massachusetts Mutual, Providence, R. I.; Alfred B. Levy, Equitable Society, Philadelphia.

# Welcome TO SAINT LOUIS N.A.L.U.



We are happy to  
have you in our  
midst.

*At Your Service*



American  
LIFE and ACCIDENT  
INSURANCE CO.

AMERICAN LIFE BUILDING  
3805 Lindell Blvd.  
SAINT LOUIS, MO.

S. B. HUNT, Pres.

F. J. MORAN, Vice-Pres.  
J. H. DOAN, Vice-Pres.

## Chicagoan Captures Post Leading to Presidency in '40

(Continued from page 5)

the fact that in the typewritten report two blank spaces had been left for the names, with "Harry Wright" and "John Witherspoon" written in afterward.

### Wanted Loser for Trustee

The committee further recommended, so that the candidate who receives the lesser number of votes may not be lost to the association and that his further rise to higher office may not in any way be jeopardized," that the loser be added to the slate of trustees which it submitted. With that addition, eight names were submitted, from which six were to be chosen by the council.

### Three Trustees Reelected

Mr. Witherspoon's defeat for the vice-presidency automatically placed him on the list, which contained, in addition to the names of Messrs. Duff, Douglas, Madden, Samuels and Sanborn, who were the winners in the vote, those of A. LeRoy Johnson, Sun Life, Jacksonville, Fla., and M. H. Stearns, John Hancock, Providence, R. I.

Witherspoon, Samuels and Duff were already serving as trustees and are re-elected for full terms. Mr. Douglas, Mr. Madden and Mr. Sanborn have not previously held official posts in the national association, although all three have been very active in association affairs for many years. Mr. Sanborn served the past year as chairman of the Million Dollar Round Table.

### Held Up by Committee

The nominating committee was in session until past the hour set for the council meeting and the proceedings had to be delayed until it made its appearance. During the delay tumultuous applause and rebel yells greeted every remark or announcement made by President Johnson, particularly when he stated that he had been "reliably reformed" that the boat trip would not start until after the council had concluded its session. When the committee was ready to report, in view of the manifest tension in the gathering, he requested that there be no demonstrations until after the election had been decided.

The usual railing to keep spectators and non-members out of the sacred precincts reserved for members of the council had been erected and the process of separation was simplified this year by the fact that the room where the meeting was held had two doors, one in the part reserved for the council and the other in the section where the *hoi polloi* were gathered, so that it was not necessary to have a gate in the railing, as has been the case at previous national council sessions, and there was less difficulty experienced in keeping out would-be "gate crashers."

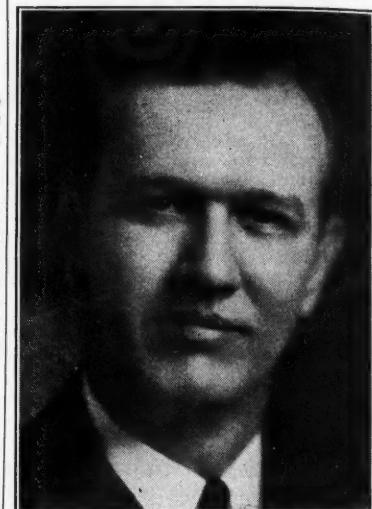
### Had to Show Credentials

President Johnson announced that no one could receive a ballot without showing his credentials, which also must indicate the number of votes he was entitled to cast, if he had more than one. When the balloting started, two members of the election committee, which was headed by N. Baxter Maddox, Connecticut Mutual, Atlanta, passed along each row of seats, one scrutinizing the credentials and the other delivering the ballots after they were approved.

The recommendations by the committee of C. J. Zimmerman, Connecticut Mutual, Chicago, for president; Ray Hodges, Ohio National, Cincinnati, for secretary, and R. L. Jones, State Mutual, New York, for treasurer, were of course, approved by acclamation.

After the vote on president had been taken, President Johnson called for additional nominations for vice-president, citing the recommendation of the

## Day Is Deferred



JOHN A. WITHERSPOON

John A. Witherspoon, general agent for John Hancock Mutual Life, Nashville, was the gallant loser in the contest for vice-president of the National Association of Life Underwriters. However, he was re-elected a national trustee and his light is still shining brilliantly. He enjoys great personal popularity and in the course of the next few years it is taken for granted that he will ascend to the presidency.

nominating committee that Mr. Witherspoon's name be placed before the council. W. B. Monroe, Union Central, New Orleans, placed him in nomination. He went back to revolutionary war days and the theory of taxation without representation in his plea for a National association officer from the "south," which he defined as the territory east of the Mississippi and south of the Ohio river.

The nomination was seconded by C. D. Connell, Provident Mutual, New York; H. A. Hedges, Equitable of Iowa, Kansas City, who said Mr. Witherspoon "knew how to write \$1,000 policies," and C. C. Day, Pacific Mutual, Oklahoma City, who attacked the establishment of a precedent by which the secretary would go up on the line to the presidency, and claimed that Chicago already had had too many officers.

Seconding speeches for Mr. Wright were made by Grant Taggart, California-Western States Life, Cowley, Wyo., who made a plea on behalf of the personal producer; J. Hawley Wilson, Massachusetts Mutual, Oklahoma City, and P. B. Hobbs, Equitable Society, Chicago, who answered the attack on that city's alleged domination of National association affairs.

After the result was announced Mr. Witherspoon hurried to the platform to move that the nomination be made unanimous. The vote was not announced, but it is understood that it was very decisively in Mr. Wright's favor, running close to 2 to 1.

### Cleveland Wins Toss for Position

While the vote for trustees was being counted, the cities wishing to extend invitations for next year's convention were invited to present their claims. Previously it had been decided that Cleveland and Philadelphia, the two active contenders, were to be limited to 15 minutes each for the presentations. President Johnson called Millard Orr, Massachusetts Mutual, chairman of the Philadelphia campaign committee, and F. L. McFarlane, Aetna Life, Cleveland's field marshal, to the front and by the toss of a coin it was decided that Cleveland would present its claims first. R. W. Hoyer, John Hancock, Columbus, president Ohio state association,

(Continued on page 20)

# Announcing AN IMPORTANT STEP toward the Solution of One of Life Insurance's Most Talked-of Problems

There has long been a need for improving the method of compensating the life insurance agent. Desired is a system which provides him (1) a more stable income, (2) an income which follows more closely actual service rendered the policyholder and the Company, (3) a permanent and more profitable career in life insurance selling.

## Here is an Entirely New Plan of Renewal Compensation Now in Effect for NwNL Agents

Effective September 1, 1939, Northwestern National Life, by announcing a new plan of renewal compensation, took a great forward stride in the direction of rewarding its full-time producing agents in true proportion to the contribution made by them to the Company's welfare in properly selecting, selling, and servicing their business.

This new plan of renewal compensation is designed:

- (1) To encourage business that stays on the books to fulfill its purpose in protection, with consequent substantial savings to the public;
- (2) To pay well the agent who stays with the Company and serves his policyholders.

Instead of paying a percentage of the renewal premiums, this new plan pays a flat amount per thousand of business renewing over and above certain required minimums, thus assuring the man with a high persistency record a rate of renewal compensation materially greater than the man with average or low persistency. The amount of commission paid per thousand is the same regardless of type of policy or amount of premium, but is graded according to the year in which the business was produced. Under the plan, renewal commissions are *paid throughout the year in equal monthly instalments* and quickly become the dominant source of an agent's earnings, even exceeding the first-year commissions from substantial volumes of new business.

The new plan is not compulsory for any agent, but under it *four out of five of NwNL's full-time active agents benefit immediately by substantial increases in renewal earnings*. In no event will an agent get less in renewal commissions than he is entitled under his present agency contract, and there is no reduction in the schedule of first-year commissions paid.

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INSURANCE**  
O. J. ARNOLD, President



**NATIONAL LIFE  
COMPANY**  
Minneapolis, Minnesota

# 93 YEARS of DEPENDABLE PERFORMANCE

**Form Q**

*Form R*

**Form S**

*Form T*

**Form TD**

*Form V*

**Form W**

*Form X*

**Form Z**

*These are the symbols of the liberal and flexible forms of income settlements or trust agreements offered by The Connecticut Mutual.*

These symbols mean—

**To the policyholder**—the best possible financial protection for himself or for his loved ones.

**To the beneficiary**—a regular guaranteed income which may be everything in the world to a family.

**To the agent**—a marvelously complete and invaluable set of sales tools and a means of rendering complete service to his clientele.

## Insurance Is Important In Aviation's Progress

Insurance has always been a very real part of aviation. J. T. Trippé, president and general manager, Pan-American Airways System, declared in an address given in his absence by Harold Bixby, Pan-American vice-president.

"Had it not been for the far-sighted consideration insurance gave to our struggling little industry 20 years ago, there might well have been no such tremendous development of aviation under the American flag, as that to which we can all point with such pride, today. This may sound like flattery to a group of insurance men—until you remember that no new enterprise has ever succeeded without benefit of insurance.

"In those discouraging days, much-needed financial assistance was not eager to rush into the hazardous hurricane of what we hopefully called 'the flying business,' on the word of a few young enthusiasts who, fired by faith in their new-found wings, glibly envisioned all mankind with wings. That the industry did get under way is in large measure to be credited to the sympathetic hand insurance proffered. Capital mustered the courage to go where insurance promised to follow. And it was from the day, 20 years ago, that insurance underwriters accepted transport flying as a 'reasonable risk,' that our civil aviation progress really dates.

### May Prove Historic

"That date went unrecognized, that day has long been forgotten. Yet it may well prove to be just as historic as the day, in the late 17th century, when the early underwriters gathered about the tables in Lloyd's old coffee house, on Lombard street, and extended insurance to maritime commerce. By that act they altered the character of merchant shipping from a haphazard process of barter on the high seas into an organized, productive service that was to revolutionize world commerce.

"In these 20 years aviation's growth has been spectacular, as we all know. The little struggling airlines of that day have matured into great national trunk lines. Beyond continental borders, our flying clipper ships, manned by American flight captains and their crews, are increasing the tempo of trade and commerce over some 60,000 miles of aerial trade routes.

"Today, even as we tell of this thrilling progress, another of the Clipper ships has just forged her way across the last frontier of world aviation—the South Pacific. She has blazed an 8,000-mile route to link America and Australia. Soon United States air mails, then passengers and aerial commerce, will be speeding to the lands 'down under' in days, where the voyage once required weeks, and one more thrilling chapter in the history of America's aerial pioneering will have been written.

### Aviation's Tremendous Force

"In these 20 years transport aviation has become a tremendous force in the international life of our nation. So rapidly that we have yet to realize it fully, it has reduced the world to one-fifth its former travel size. It has brought more than 60 countries and colonies as close to the United States as California was to New York, by rail, less than 20 years ago. Its mission has, everywhere, been one of peace, of friendship, of aid in developing the mutual benefits of trade and commerce. It has, within a single decade, swept away, forever, the age-old barriers of time and distance between this nation and its neighboring republics and the lands beyond the seas. It has already proved itself a vital force for the protection and extension of this nation's world commerce. Equally important, it has proved itself the means by which these friendly

(Continued on page 30)



Top row—George L. Dyer, Sr., Columbian National, general St. Louis chairman; Joseph Smith, Aetna Life, Houston, general chairman of the 1938 convention. Second row—J. F. Walsh, Chicago, middle western superintendent Home Life; Warren Woody, Equitable Society, Chicago; W. P. Worthington, superintendent of agents, Home Life.

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Faith in the Lamar Life has again been expressed by Mississippians, who have intimately known the management of the Company for 33 years.

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During the first half of 1939, insurance in force increased 179 per cent above the total increase made by the Company for the entire year of 1938.

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ARKANSAS

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Life Insurance, like other big institutions, periodically must face a barrage of critics and theorists, who, ignorantly or maliciously, attack—making sensational charges and distorting every point possible, all for an increased, soiled dollar acceptable only to charlatans or quacks.

This great business has answered all charges with a guaranteed plan for financial security and certainty of insured savings.

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**PEOPLES**  
**LIFE INSURANCE COMPANY**

"The Friendly Company"

FRANKFORT, INDIANA

### Time to Do Serious Thinking About Democracy

Ruth Bryan Owen Rohde  
Urges Attention to  
Essentials of Government

"There is no doubt that this is a time when some serious thinking should be done about democracy, just what it is and just what it is worth," Mrs. Ruth Bryan Owen Rohde, former U. S. minister to Denmark, declared. "Other governmental forms are challenging democracy from the outside, and even in our own country democracy's defense is not 100 per cent perfect. If we could make a house-to-house canvass today and ask every American citizen, 'what is democracy?' probably a great many people would be indifferent, a certain number would be critical about the way democracy works, and only a part, and not nearly a large enough part, would see the vision of democracy as our forefathers saw it.

"No one has given a better definition of democracy than Abraham Lincoln in his words, 'a government of the people, for the people and by the people.' In those few words were expressed not only the citizen's rights, 'a government for the people,' but also the citizen's responsibility, 'a government of and by the people.'

"It is much easier to visualize a monarchy or a dictatorship than a democracy where the power of the government is in the hands of every citizen. One can see the power of a dictatorship with one's eyes—a democracy one must see with one's mind and heart.

#### Enlightened Citizenship Required

"A democracy requires an enlightened citizenry, so our public schools and universities are essentials.

"A democracy requires a free citizenry. There were written into the bill of rights those paragraphs which safeguard the liberty of the citizen—freedom of speech and of the press, freedom to worship as one chooses, security of one's person and effects against any unlawful seizure.

"A democracy requires a vigilant citizenry, quick to protect it from the dangers of lethargy or of insidious attacks from without. A democracy cannot be created by any governmental edict—it is a matter of growth and development. When the great cathedrals were built in the middle ages, a strong foundation would be first laid, and year after year the builders toiled, but those who began the cathedral were not the ones to see it completed. It was their children or their children's children who saw the finished towers against the sky. The founders of our republic laid the foundation of government and they made it wide and strong, and the patriots all through the years have built the walls higher, but it will not be until every citizen sees his responsibility to government and bears it, that the structure of our republic will be complete.

#### Must Rededicate Itself

"Therefore, it is vitally important that the American public rededicate itself to the principles of civil and religious liberty and to those qualities of citizenship which are essential to a real democracy.

"You people who are listening to me probably realize the virtues of democracy more than most of our citizens. Your profession embodies the very essence of democracy, and the system you have developed for selling life insurance in this country could not exist under any other form of government. It is only when the realization of such facts as this are brought home to them that the people really begin to be enlightened, free and vigilant.

"It seems to me that woman's place

### Presides at Concluding Fellowship Luncheon



GEORGE E. LACKEY, Detroit  
Massachusetts Mutual Life

in the scheme of democracy is well exemplified by her place in the institution of life insurance, both as a buyer and as a seller.

"Economists and market research experts have grown weary of reiterating the facts about woman's growing place as a buyer; that she spends 85 per cent of the country's money; that she owns 65 per cent of all savings accounts; that she owns half of the nation's corporate equities; that she constitutes 25 per cent of today's life insurance buyers, and that she owns over ten billion dollars of life insurance.

"With these facts at our fingertips, it is hard to believe that that time is not far gone when companies would not insure women, and when the only part they played in our democracy was a passive one.

"Knowing these things about the woman buyer, it is interesting for me as an outsider to learn how the women who are in the business of life insurance are contributing to American life. I know that they have grown with the institution itself, and today are classed as professional women, acting as financial counsellors to millions of families—and handling their amazingly intricate jobs with the same competence that they have demonstrated in all other businesses and professions.

"I know that it's not necessary to emphasize the importance of democracy to women's participation in this business. Again it is true that it could not exist under any other form of government. People Band Together

"The idea of people banding together in a common cause, to protect those they love and to assure happiness during their own later years is most certainly a concept that would not meet with favor under totalitarianism. The god-state, the theory of the government providing for its people (and how poorly this provision is made is seldom dwelt upon), usually rejects the conception that citizens can work out their own financial destinies. Here in America, 64,000,000 people are proving that they can work out their own financial destinies.

"Through such institutions as yours they are showing not only that a pure form of democracy can move smoothly and efficiently, but they have gone a long way in that vitally important appreciation of the real qualities of functioning democracy.

"It has seemed so vitally important to me that our youth appreciate the form of government under which they are fortunate enough to live that I instituted during the time of my service in

Congress a plan of bringing the young people of my District to Washington for a week of study with me. In each of the 17 counties of my district, I had the students of the high school elect from their own number the boy and girl who had been the best citizens. On the ballots used in this election I had printed:

"Keep in mind these qualities: Service, dependability, patriotism, and leadership."

"I took those 36 boys and girls to Washington as a reward for their good citizenship. They had shown that they understood being citizens in school, and we went there together to study what it is to be a citizen in a republic.

#### Great Interest Shown

"I wish that you could have shared that experience with me. They were so interested in picking their best citizens that when the contest was over they closed the schools in more than 20 cities to see the boys and girls leave for Washington; and in one town the fire engines came down to the station, and in another town the band came to the train, and in several places they carried the winning boy on the shoulders of the other students down the main street to see him off. The whole district knew when the best citizens were being rewarded for the virtues of good citizenship.

"And then when we reached Washington we went first to the Library of Congress, where the Declaration of Independence hangs in the original. We read that together, because on that foundation is built our republic. And then we went to Mount Vernon and walked in the footsteps of Washington. And then all together we visited the Senate and House of Representatives, and the Supreme Court, and medals awarded by the Sons of the American Revolution were presented to the boys and girls by their vice-president. And then we went to the White House. And when we were waiting there to meet the President I had a chance to talk with these young citizens about the weight of responsibility that rests on the shoulders of the president; how of all the men in our whole country he is probably the most burdened with care, probably the one who works the longest hours and carries the heaviest burdens.

#### Watched Old Film

"Then we obtained from the war office the use of that old film that showed the burial of the unknown soldier at Arlington. There was an example of that strange power to recreate history. We watched that film and saw thereon

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LOUIS H. PINK  
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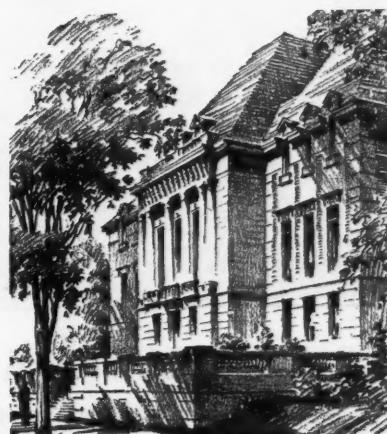
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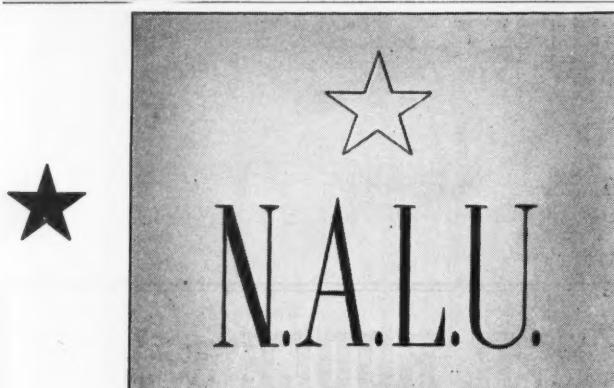
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characters who have now passed from the stage of living—great Americans paying their tribute at the coffin of the unknown soldier. And as we watched that funeral procession pass down Pennsylvania avenue a detail from the Marine Band was playing the same music that they had played at the time, and when the bugler on the screen raised his bugle and played taps at the grave the same man with the same bugle blew taps in the room where we sat.

"The next day we made our pilgrimage to Arlington, and there in that marble amphitheater, where the students had watched the diplomats from all the foreign countries come and pin the medals to the flag over the coffin of the unknown soldier, to that spot came our young citizens and received their medals for good citizenship.

"We hear a great deal about the need of ships. I think any patriotic citizen wants us to have ships enough to defend us from enemies outside, but there are two ships we need inside a country—one is citizenship, and one is statesmanship. And those we can build ourselves.

Results Interesting

"You know, I believe that even more than I liked the reaction of those young people to the idealism of Washington, I liked the results after they got back into their own communities again. One of the girls got back home to her town late on Saturday afternoon. It is a little country town where the folk of the countryside come in and do the Saturday evening marketing, and you know she held forth in the drug store at the corner on government. The whole community gathered to listen to her, and that high-school girl addressed all of her neighbors and friends on the beauty and dignity of our Republic. And I heard about another one of the girls who was speaking to the high school after she came back, and it took her almost an hour to tell what she had seen in Washington, and then she began to interpret it. She said, 'That is what I have seen, but I will tell you what it means to me,' but she could not get very far because tears came into her eyes and a lump into her throat and she had to stop. Everyone understood that her government means something real and precious to her.

"Along with those qualities which I think youth has always had, the youth of today has something that no generation before has ever possessed. They have a wider and truer perspective. I realized that new perspective this summer when I flew across the Alps with my younger daughter; after we had crossed the very height of the snow-capped mountains, I said, 'Wasn't that an amazing experience?' Surprised, she asked, 'How do you mean, amazing? Why shouldn't we fly?' Then I realized that she is so young she cannot remember when we did not fly. Then she said, 'How soon do you think I can be a commercial pilot?' To this 11-year-old I answered, 'You will have to be much bigger than you are now before you can be a commercial pilot.' She said, 'I don't think it's size you need for that sort of a thing. It's skill.'

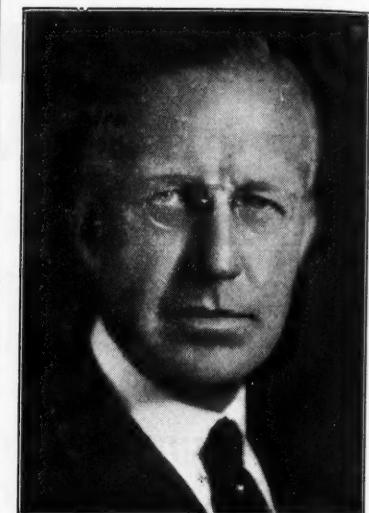
Understand Flying

"Of course, she is quite right. She makes herself little airplanes out of tissue paper and pieces of wood. We talk about the dangers of flying, but by the time these children have made airplane models a few more years, we will have wings. They understand flying. It is not mysterious to them. It is just the way people get about.

"See how they understand the radio! If the radio breaks, it is not the father of the family who mends it, it is the smallest boy in the house who takes care of it. I am astonished to see small boys manufacturing radios and tuning in on places. It is amazing how in the last few years the whole idea of time and space has changed.

"When I was in school there was

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Medical Directors' Group



DR. HENRY WIREMAN COOK  
Northwestern National Life  
President, Association of Life Insurance  
Medical Directors

something that separated us from other countries, the ocean. Now, it is something you hop across. The space across our continent, which cost our forefathers weary months of travel in the days of the covered wagon, is crossed in one day by airplanes.

"The children of today can listen to the statesmen of other lands explaining their problems over the radio.

Wider Responsibility

"When we are directing the attention of youth to the problems of government, we can show them that there is a wider responsibility than the limits of our own land and that they must help solve the problems of the world.

"If in the community somebody steals a watch, you have a policeman to arrest him, a court to try him, and a judge to sentence him; the whole community stands behind that action. But, if today a great nation offends against the liberty of a small nation, we have no policeman, no court, no judge to deal with that criminal. There is no reason why the whole world should be turned out to stop one criminal any more than that the whole community should be called out to arrest a burglar.

"We not only permit people to arbitrate a quarrel, but we compel them to do it. You cannot fight out your quarrel with your neighbor. The policeman will stop you. If you insist on the quarrel, the policeman will take you to jail. If we can do that in our particular community, it does not seem too much to hope that we may do the same thing to keep international order."

Dean Fred A. Russell, University of Illinois, who discussed hiring college graduates before the general agents and managers, has a son following the plan he advocated of having young men get outside experience before entering life insurance. Carleton Russell, the son, is a successful producer at Danville, Ill., representing the Reuling & Williamson agency of the Massachusetts Mutual, Peoria. Young Russell started with a packing house and found that hard work is necessary in every line and with that background is making a good life insurance production record. Kenney E. Williamson, co-general agent, was program chairman of the general agents' meeting.

Two C. L. U. brothers, Woolf Guon, manager, and Martin Guon, assistant manager, Metropolitan Life, Chicago, were present. Martin Guon received his degree this year. Woolf Guon was one of the first Metropolitan C. L. U. men.

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A new one . . . A combination—Life Plus Time—life, accident & health all in one. Contains extremely liberal accident and health features, house confinement not required. Extremely low cost. Liberal first and renewal commissions. . . This one gets business and holds it. . . Life plus time exclusive with Colorado Life. . . For information regarding territory write

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## Progress Reported by Committees

Philip B. Hobbs, Equitable Society, Chicago, reporting as chairman of the committee on general agents and managers, said a test survey conducted in Chicago indicated that three agents are leaving the business for every two that are recruited into it. The managers, he said, should see that the two recruited are given every opportunity to become career men. A committee has been appointed to prepare a suggested program of activities of local general agents and manager sections for 1939-40. Chairman is W. N. Watson, Connecticut Mutual, Boston.

Mr. Hobbs recommended that the general agents and managers committee be converted into a standing committee of the National association, with the president each year appointing six members to serve a three-year term. This recommendation was acted upon favorably by the trustees Tuesday.

Paul H. Dunnavan, Canada Life, Minneapolis, as chairman committee on cooperation with attorneys, reiterated a number of recommendations that the predecessor committee had made, and emphasized the recommendation that the chairman of the committee and of the committees of the local life underwriters associations be men who are trained in both insurance and the law. Mr. Dunnavan recommended that a survey be made in cities that have associations of 100 or more members to determine the amount of legal work which the life insurance fraternity has given the attorneys. A relatively small percentage of agents is coming in contact with even a smaller percentage of lawyers and the problem is to see that the two groups come to a better basis of understanding.

An impressive recital of accomplishments in the realm of education of the public in life insurance and education of the agent was contained in the report of Ray Hodges, Ohio National Life, Cincinnati, as chairman of the committee on education. Policyholders' meetings have been more numerous during the year and have proved effective. The new movie, "Yours Truly, Ed Graham," has been sensational success. More than 35,000 copies of the Cleveland educational booklet have been placed in the hands of high schools by 50 associations. The California project for adult education has made rapid strides and it will be extended nationally.

Harry T. Wright, Equitable Society, Chicago, reporting as chairman of the committee on life insurance information, referred to the many favorable developments and achievements during the year in the way of gaining public recognition of the business. About half of the local associations have appointed committees on life insurance information. The appearances of the national president and trustees before local associations has been successfully publicized in the cities in which they spoke.

The Institute of Life Insurance has come into being at a most auspicious time, he declared.

## WOMEN REPORT

Nine objectives were recommended by Chairman Alberta Allen, Massachusetts Mutual, St. Louis, for the women underwriters committee. New women's divisions were formed at Buffalo, Des Moines, and Madison, Wis., during the year.

An increase in membership, a good convention program and the drafting of a permanent constitution and by-laws were cited as the objectives of the women's quarter-million-dollar round table by Chairman Helen Summy, Equitable Society, St. Joseph, Mo. Sixty qualified for the round table, 21 being life members and 21 first-time qualifiers. She estimated total production of members at \$20,365,000 for the year, or \$340,000 per member.

In promoting the "On to St. Louis" drive Chairman Herbert A. Hedges, Equitable Life of Iowa, Kansas City, reported that all the state association

presidents had been contacted and that arrangements had been made for low transportation rates.

Further development of state and regional associations was stressed by Chairman W. H. Andrews, Jr., Jefferson Standard Life, Greensboro, N. C. West Virginia organized a state association during the past year and now Oklahoma is the only state with two or more local associations not having a state body. The number of local associations has increased from 320 to 339 during the year.

A number of state bodies have speakers' bureaus which aided materially in developing local association programs, according to Mr. Andrews. A number of state officers have aided the agency practices committee materially. Mr. Andrews predicted the growth of the National is going to depend more and more on the good state associations functioning efficiently.

## Six Training Schools

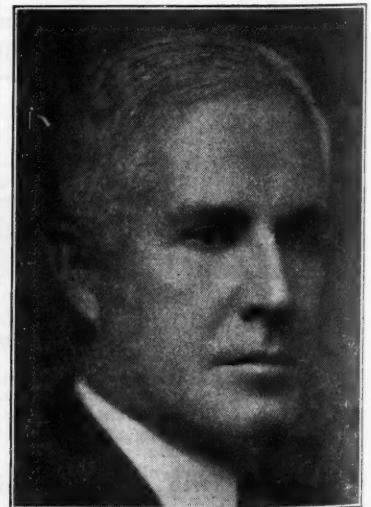
Six associations, California, Florida, Louisiana, Michigan, North Carolina and Virginia, held one-day training conferences for local association officers last spring, according to Chairman J. Hawley Wilson, Massachusetts Mutual, Oklahoma City. Alabama has a conference scheduled for October while the following states have indicated they will hold gatherings this fall: Idaho, Illinois, Massachusetts, Missouri, Montana, South Carolina, South Dakota, Washington and West Virginia. Mr. Wilson recommended that such conferences be sponsored annually.

Harry T. Wright, Equitable Society, Chicago, in reporting as secretary, stated that as of June 30 the number of affiliated local associations was 338 and the membership 27,180. That compares with 320 associations and 26,094 members a year ago. In 1930 there were 219 associations and 18,145 members.

The committee on cooperation with the American College, W. M. Duff, Pittsburgh, chairman, recommended that companies and managers more and more encourage and financially assist selected agents to undertake preparation for the C. L. U. designation. Selected agents are those that have taken their companies' courses and give evidence of permanency in the business.

No award was made in the slogan contest, Chairman Steacy E. Webster, Provident Mutual, Pittsburgh, reported. Only six entries complied with the requirements and none of these was deemed worthy of the reward. Approximately 160 entries in the song contest are now before the judges.

## Company Executive Speaks at Closing Session



BERTRAND J. PERRY  
President, Massachusetts Mutual Life

# LOS ANGELES SALUTES

THE NATIONAL ASSOCIATION  
OF LIFE UNDERWRITERS



• CABRILLO BOULEVARD, THE WIDE BEACH THOROUGHFARE OF SANTA BARBARA AND THE MAIN HIGHWAY SOUTH TO LOS ANGELES.

The Managers and General Agents of Los Angeles shown on this page take this means of extending felicitations to the N.A.L.U. assembled in St. Louis. We congratulate this great life insurance organization on its progress.

**WALTER J. STOESSEL, General Agent**

**R. L. INGRAHAM, Associate General Agent**

**NATIONAL LIFE OF VERMONT**

*Southern California Agency*

609 S. Grand Ave.

Los Angeles

**MARK S. TRUEBLOOD**

*Manager*

**SOUTHERN CALIFORNIA and ARIZONA**

**THE UNION CENTRAL LIFE INSURANCE CO.**

*CINCINNATI*

609 S. Grand Ave.

Los Angeles

**"THE PROUTY AGENCY"**

**PHINEHAS PROUTY, JR., General Agent**

**GEORGE E. BRADY, Agency Assistant**

**THE CONNECTICUT MUTUAL LIFE INSURANCE CO.**

530 West 6th St.

Los Angeles



**W. K. MURPHY**

*General Agent*

**SOUTHERN CALIFORNIA**

**NORTHWESTERN MUTUAL LIFE INSURANCE CO.**

609 So. Grand Ave.

Los Angeles

**HAROLD G. SAUL**

*General Agent for Southern California*

**JOHN HANCOCK MUTUAL LIFE INSURANCE CO.**

510 West 6th St.

Los Angeles

**W. T. SHEPARD**

*General Agent*

**THE LINCOLN NATIONAL LIFE INSURANCE CO.**

*"Link Up With The Lincoln"*

510 West 6th St.

Los Angeles

**H. S. STANDISH**

*Manager*

**SUN LIFE ASSURANCE COMPANY OF CANADA**

617 So. Olive St.

Los Angeles

**JOHN W. YATES**

*and Associates*

**MASSACHUSETTS MUTUAL LIFE INSURANCE CO.**

530 W. 6th St.

111 SUTTER ST.

Los Angeles

San Francisco

**H. J. GARRETSON**

*Manager*

**GEORGE P. QUIGLEY, Assistant Manager**

**FIDELITY MUTUAL LIFE INSURANCE CO.**

510 West 6th Street

Los Angeles

**WILMER M. HAMMOND**

*General Agent*

**AETNA LIFE INSURANCE CO.**

10th Floor, 810 S. Spring St.

Los Angeles

**J. S. MARR**

*Manager*

**RELIANCE LIFE INSURANCE CO.**

OF PITTSBURGH

Associated Realty Bldg.

Los Angeles

**GEORGE H. PAGE, Manager**

**LOS ANGELES AGENCY**

**CALIFORNIA-WESTERN STATES LIFE**

418 Chamber of Commerce Bldg.

**LOS ANGELES**

**MURRELL BROS.**

*General Agents*

**MUTUAL BENEFIT LIFE INSURANCE CO.**

NEWARK, N. J.

510 West 6th St.

Los Angeles

# STATE MUTUAL

*Salutes You*



To the National Association  
of Life Underwriters

*This week you are  
fifty years old*

We, who were 44 years of age when you were born, salute you . . . salute you for your untiring and unceasing efforts in behalf of the life insurance business.

With increasing prestige and influence, you have served successfully and well, not only in carrying out desired changes within the industry itself, but in giving a patient and attentive ear to proposals from the outside.

With kindred fellowship, we, too, will soon be celebrating an anniversary—our one-hundredth.

*May your good work continue.*

**STATE MUTUAL LIFE  
ASSURANCE COMPANY**

of

**WORCESTER, MASSACHUSETTS**

Inc. 1844

## Wright New Vice-President; Philadelphia Victorious

(Continued from page 8)

read a telegram from Governor Bricker and pointed out that the first local association was organized in Cincinnati in 1872 and that the first state association was formed in Ohio only a year later.

Superintendent John A. Lloyd of Ohio further seconded the invitation on behalf of the state of Ohio. A telegram was read from Mayor Burton of Cleveland and additional seconding speeches were made by C. Vivian Anderson, Provident Mutual, Cincinnati, and Joe Smith, Aetna Life, Houston, Tex., who warned the council members that if they were going to Philadelphia to see the "colonial dames," who had appeared for that city during the convention, they would have to stay in St. Louis.

### Bendiner, "Miss Hospitality" Speak

In opening the Philadelphia representation, Mr. Orr said that even if Philadelphia did have to borrow some of its hostesses, it had a delegation of 51, who had paid their own expenses to St. Louis.

Irvin Bendiner, New York Life, who made a big hit as a convention speaker last year, gave the principal talk for Philadelphia. He stressed the advantages to the business as a whole in holding the convention in an area of tremendous population, in view of the "veiled threats before a congressional committee." He also suggested that it could be made the occasion of a tribute to Dr. S. S. Huebner, in connection with the 250th anniversary next year of the University of Pennsylvania.

Philadelphia's "Miss Hospitality," dressed in colonial costume, made an immense hit in her furthering of the invitation. She has poise, personality and a pleasing voice in addition to good looks, and undoubtedly aided her city's cause materially.

O. Sam Cummings of Dallas said that when he was president in 1938 he urged the Philadelphia people to submit an invitation for the national convention for 1940. He recited the reasons which made him think at that time that it was a good place for the convention, and said all of them still hold good. H. C. Lawrence, Lincoln National Life, Newark, said New Jersey had withdrawn its own invitation for the convention to aid Philadelphia's cause.

After the adjournment of the council meeting the Philadelphia contingent staged a victory parade around the lobby of the hotel, headed by its "Spirit of '76" drum corps and the other impersonators of colonial worthies who had added so much color to this year's convention.

### Kansas Group Numbers 50

The neighboring state of Kansas was exceptionally well represented at St. Louis. The delegation numbering about 50 was headed by Leo Porter, Lincoln National, Wichita, president and Gene Conklin, Equitable Society, Hutchinson, vice-president.

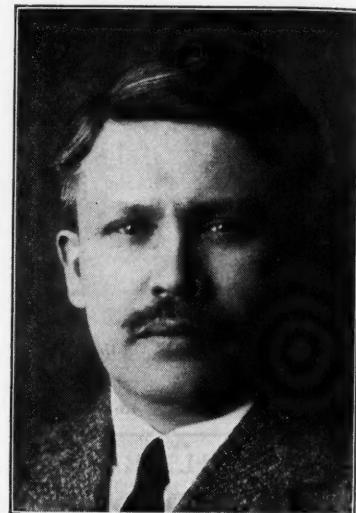
H. C. Carden, superintendent of agents of the United Benefit Life, was on hand for the last two days of the convention.

Matthew Woll, who paid high tribute to the C.L.U. movement in his address Thursday, was invited to a seat in the C.L.U. section when he left the platform.

Laverne Wilson, superintendent of agencies, Peoples Life, represented the home office. This was his third N.A.L.U. meeting.

Paul C. Otto, general agent, Connecticut Mutual Life, Davenport, as state association president headed the delegation of nearly 250 from Iowa. Nine of Iowa's 14 associations were represented.

## To Receive Many Honors at Philadelphia Rally



DR. S. S. HUEBNER

The Philadelphia 1940 convention will feature Dr. S. S. Huebner of that city in a prominent way. He is the president of the American College of Life Underwriters and has been the foremost worker in behalf of professionalization of insurance selling. Due to illness Dr. Huebner was unable to come to St. Louis, but it is hoped that he will be in shape to accept the honors that the association will bestow upon him at next year's convention.

### Ohio Superintendent and His Predecessor at St. Louis

Both the present and the immediate past insurance superintendent of Ohio were at St. Louis. Superintendent John A. Lloyd made a talk for Cleveland as the 1940 convention city Thursday afternoon. Robert L. Bowen of Columbus and Cleveland, who is Mr. Lloyd's predecessor in the state house, was on hand. Mr. Bowen represents Northwestern Mutual Life at Cleveland, but he is still functioning as receiver of the old A. I. U., of Columbus, and is there part of the time.

Mr. Lloyd is returning to Columbus and then will motor to Chicago Sunday with two other members of his department for the meeting of the life insurance committee of the National Association of Insurance Commissioners at the Edgewater Beach Hotel Monday, to discuss the war clause situation. Mr. Lloyd, as chairman of that committee, called the meeting.

### Grant Hill Presides at Northwestern Mutual Rally

More than 100 attended the Northwestern Mutual luncheon Thursday at the Jefferson. Grant Hill, superintendent of agents, presided and spoke. Talks were also made by Ray Chapman and Ralph Emerson, assistant superintendents of agencies. L. J. Evans, assistant superintendent, had been in St. Louis, but left before the day of the luncheon.

Martin J. Mullen, director of publicity of General American Life, was in charge of getting out the directory of those that had registered. This was a strenuous task, requiring night and day work. Mr. Mullen remained at the printing office until 3 a. m. Wednesday and the directories were distributed early Thursday morning.

Vincent P. Whitsitt coined a telling phrase in his greetings from the Life Presidents Association when he said life insurance wants "not security by gift but security by thrift."



Left to right—H. W. Anderson, T. W. Cole, and J. S. Reber, assistant superintendents of agencies Travelers; Jean Sullivan, St. Louis; Lynn Smith, Connecticut Mutual, Wichita, Kan.; J. H. Duncan, Travelers, New Haven, Conn.; Mrs. Foster Vineyard and Mr. Vineyard, Aetna Life, Little Rock.

### Pink's Trip Is Jinxed; Only Black Cat Lacking

Insurance Superintendent L. H. Pink of New York, who was a speaker Thursday, had great difficulty in getting to St. Louis, and said that about the only thing that didn't happen to him was for a black cat to cross his path.

Because of the pressure of official business, he had planned to fly from New York Wednesday afternoon, but on account of weather conditions all planes there were grounded. However, one plane finally did start out and he went on it as far as Chicago, taking the train from there to St. Louis.

As his train pulled into St. Louis, the first thing he saw was the sign of the St. Louis Casket Company. When he tried to enter the convention hall at the opening session, he was barred because he had no badge and he said it required some strenuous pleading on the part of his friends to get him in at all. Then he strolled up to the front of the room and took a comfortable seat there, only to be told that that section was reserved for the C. L. U. candidates and that he would have to move. Julian Myrick came to his rescue, however, and he was allowed to keep his front seat.

### Pinch Hitter's Difficulties Told by Harold Bixby

The difficulties of a pinch hitter were expounded by Harold Bixby, vice-president Pan-American Air Lines, in a way that certainly induced a sympathetic mood in his audience, which he said every speaker has to have.

He was substituting for Juan T. Trippe, president of the Pan-American organization, who had to go to Washington because of the pendency of the neutrality legislation, as the bill which was introduced contained some provisions which might interfere with the operations of his lines outside of the United States.

#### Received Short Notice

Mr. Bixby, who was in Washington, was called from New York Wednesday by Mr. Trippe and told that he was to take the president's place on the St. Louis program. He demurred somewhat, but his demurrers were overruled. He mentioned the fact that all eastern planes were grounded but was told to get there the best way he could. Then the copy of the speech which he was to have received, in order to study it over on his way west, failed to arrive and he had not even had an opportunity to read it until he obtained a copy from National association headquarters only a few minutes before he was to appear on the platform.

Mr. Bixby is a former resident of St. Louis, serving as president of the chamber of commerce there a number of years ago, and was one of the backers of the Lindbergh trans-Atlantic flight.

### Thought Texas Was in South

O. Sam Cummings of Dallas, former National association president, commented during the nominating speeches for John A. Witherspoon at the council meeting Thursday afternoon, that up to

that time he always had thought he lived in the south.

J. W. Bishop, home office general agent Volunteer State Life, Chattanooga, has been attending National association conventions for 27 years. He was first

elected a member of the executive committee in 1912. He served as treasurer and as trustee "way back when."

Albert Zern, assistant manager, Equitable Society, Chicago, attended his first national convention.

## The Columbian National Life Insurance Company

FROM George L. Dyer Agency

St. Louis, Missouri (City)

To Agency Department

September 1, 1939 (Date)

OFFICE Home Office

SUBJECT Advertising

Regarding copy for our N.A.L.U. advertisements in the tradepapers, as Chairman of the Host Association Convention Committee, I would like to thank everyone for cooperating so splendidly with us to make our "Golden Anniversary" Convention such a success.

What are your ideas?

*L. L. H.*  
General Agent

*Mr. Dyer—  
Why not use  
this letter? L. L. H.  
A. E. G. J. R.*

# GREETINGS to ST. LOUIS

from NEW YORK  
GENERAL AGENTS and MANAGERS



SAINT LOUIS

CLIFFORD L. MACMILLEN  
GENERAL AGENT



K. A. LUTHER

General Agent

Aetna Life Insurance Company

Lincoln Building 60 East 42nd Street

New York

Murray Hill 2-0200

DOWNTOWN AGENCY  
THE PRUDENTIAL  
INSURANCE COMPANY  
OF AMERICA

Gerald A. Eubank, Manager  
40th Floor - 40 Wall Street  
New York

THE  
J. ELLIOTT HALL  
AGENCY

The Penn Mutual Life Insurance Co.  
30 CHURCH STREET  
NEW YORK CITY

Aetna Life Insurance Company  
**R. H. KEFFER**  
General Agent  
100 William Street  
Beekman 3-9000  
New York

THE  
**C. PRESTON DAWSON**  
AGENCY  
New England Mutual  
Empire State Bldg. New York  
"Ideas Sell Life Insurance"

THE  
**JAMES ELTON BRAGG**  
AGENCY  
of  
The Guardian Life Insurance Company  
of America  
50 UNION SQUARE

**CLANCY D. CONNELL**  
Provident Mutual Life Insurance  
Company  
99 John Street  
New York  
Cortlandt 7-4790

THE  
 **JULIUS M. EISENDRATH**  
AGENCY  
The Guardian Life Insurance Co.  
912-14 Empire State Bldg. New York  
Chickering 4-4400

**RIEHL AGENCY**  
**EQUITABLE LIFE**

EQUITABLE SUITE  
11th Floor, Pennsylvania Building  
225 West 34th Street, New York, N. Y.  
Ackawanna 4-4300



**LEON GILBERT SIMON**  
Associate General Agent  
**MARTIN T. FORD AGENCY**  
Equitable Life Assurance Society  
225-241 West 34th Street New York

THE  
**FRASER AGENCY**  
Connecticut Mutual Life Insurance Co.  
HARTFORD, CONN.  
**JOHN M. FRASER**, General Agent  
149 Broadway  
Barclay 7-9300

**JULIAN S. MYRICK**  
MANAGER  
Mutual Life Insurance Company  
of New York  
57 William St.—"The Ives & Myrick Agency"  
John 4-4800

THE  
**CHARLES B. KNIGHT**  
AGENCY, INC.  
GENERAL MANAGER  
The Union Central Life Insurance  
Company  
225 BROADWAY NEW YORK, N. Y.  
Walter E. Barton, Pres.  
Paul S. Ranck, Vice-Pres.-Treas.

**MANUEL CAMPS, JR.**  
General Agent  
**FRANK McCAFFREY**  
Brokerage Supervisor  
*John Hancock*  
LIFE INSURANCE COMPANY  
of Boston Massachusetts  
Suite 601  
110 East 42nd Street  
New York City  
Murray Hill 3-8260-1-2



Many leaders participated in the C. L. U. activities including (left to right): Charles J. Zimmerman, C. L. U., Chicago, new president of the National association; Earle W. Brailey, Cleveland, new president, national C. L. U. chapter; Holgar J. Johnson, Pittsburgh, retiring president, National association; Joseph H. Reese, Philadelphia, Pa., retiring C. L. U. president; and Edward A. Krueger, Indianapolis, C. L. U. treasurer.

#### Alabamans Take Active Part

Herbert J. Baum, Protective Life, Birmingham, is proud of the fact that Alabama was well represented at St. Louis. He is president of the Alabama state

association and is interested in causing his state to be a leader in the association movement. The presidents of the Birmingham, Montgomery and Tuscaloosa associations were among those who journeyed to St. Louis.

★  
★  
★  
★

## Consistency

★ The National Association of Life Underwriters, for 50 years has afforded consistent effort toward the institution of Life Insurance.

★ The American Home Life has likewise followed a policy of consistency

- ... in management methods
- ... in agency practices
- ... in fair treatment of policyholders

★ is one of the reasons for the continuance of American Home Life's successful records of operation.

★ Again in 1939 our field workers are demonstrating their loyalty to this company, in again showing, as they have in the past 5 years—increases in paid production that is increasing our insurance in force account.

★ In response, the American Home Life's executives seek to show appreciation of these efforts with close, personalized and interested cooperation with each individual in the field.

★ ***There are real values for Kansas and Missouri agents in representing a company with this genuine "agency attitude."***

★ Address Agency Inquiries to Frank J. Seitz, Director of Sales

**The AMERICAN HOME  
LIFE INSURANCE COMPANY  
TOPEKA, KANSAS**

W. M. HOBBS, President

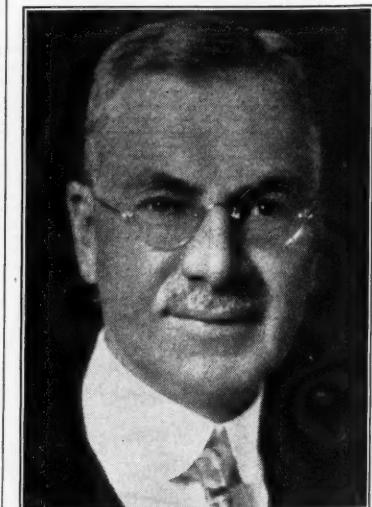
## Membership Figures By States Reported

The total membership of the National association by states for 1938 and 1939 was reported by John A. Witherspoon, John Hancock Mutual Life, Nashville. The figures are:

State	Member-ship 1938	Member-ship 1939
Alabama	259	209
Arizona	61	66
Arkansas	156	148
California	1,407	1,355
Colorado	421	366
Connecticut	462	529
Delaware	25	66
District of Columbia	236	244
Florida	464	417
Georgia	312	290
Hawaii	201	160
Idaho	62	67
Illinois	2,473	2,563
Indiana	758	915
Iowa	641	643
Kansas	272	252
Kentucky	291	237
Louisiana	310	280
Maine	256	230
Maryland	324	302
Massachusetts	1,191	1,385
Michigan	684	628
Minnesota	460	424
Mississippi	198	195
Missouri	1,142	1,787
Montana	87	90
Nebraska	332	292
Nevada	33	33
New Hampshire	264	268
New Jersey	305	245
New Mexico	40	15
New York	2,914	2,810
North Carolina	352	378
North Dakota	52	42
Ohio	1,529	1,502
Oklahoma	267	264
Oregon	237	227
Pennsylvania	2,612	3,074
Rhode Island	120	116
South Carolina	115	195
South Dakota	95	105
Tennessee	506	664
Texas	1,355	1,030
Utah	185	150
Vermont	43	135
Virginia	415	432
Washington	484	540
West Virginia	161	255
Wisconsin	506	462
Wyoming	52	38

Chester B. Dobbs, district manager, Mutual Benefit Life, Lincoln, Neb., national committeeman and chairman of the Nebraska association's legislative committee, has taken an active part in the proceedings.

## Still the Watchdog

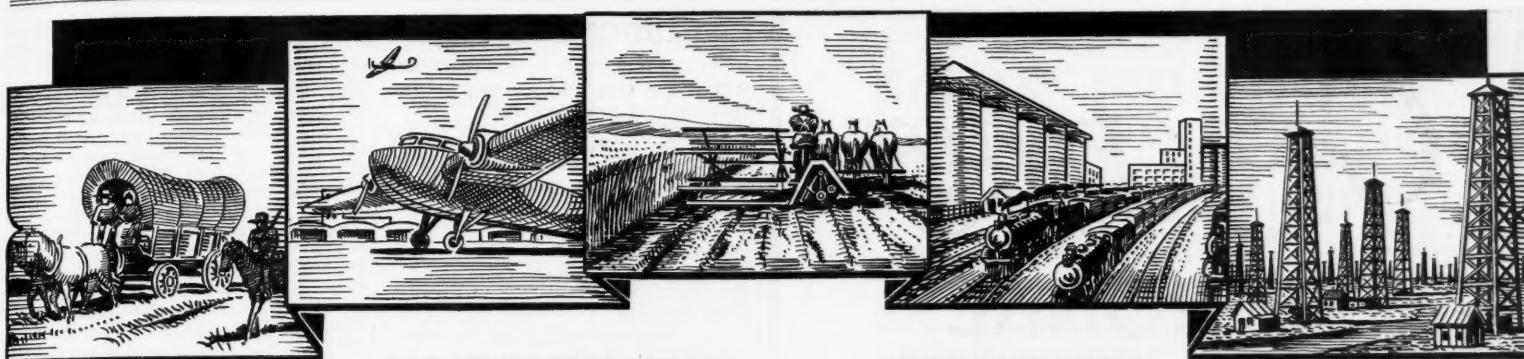


ROBERT L. JONES

Robert L. Jones of New York, general agent emeritus of State Mutual Life, is again the national treasurer. The recommendation for this position is the softest spot in the work of the nominating committee as there is never a question but that Bob Jones shall be the choice.

#### Complete Illinois Meet Plans

Chester T. Wardwell, Connecticut Mutual, Peoria, chairman of the Illinois association's mid-year meeting Oct. 27-28 in Peoria, discussed final arrangements at St. Louis with Bernard Stumm, Northwestern Mutual Life, Aurora, Illinois president, and Frederick A. Schnell, Penn Mutual, Peoria president. Charles T. Davies, Wyoming, Pa., owner of \$1,000,000 paid life insurance who spoke to the Million-Dollar Round Table, has been added to the Illinois program.



## GREETINGS from WICHITA

*The Nation's Wheat Capitol*

**"May This Year's 50th Anniversary Convention Be Most Successful"**

### M. F. MULCONERY

Agency Director

NEW YORK LIFE INSURANCE COMPANY

First National Bank Bldg.

### RILEY G. CUNNINGHAM

Manager

METROPOLITAN LIFE INSURANCE COMPANY

New York

102 West Douglas Avenue

### THE WILLIAM H. NICHOLS, JR., AGENCY

THE PENN MUTUAL LIFE INSURANCE COMPANY

Established 1847

1030 First National Bank Bldg.

### THE JOHNSON AGENCY

HAL JOHNSON, General Agent - Linden E. JOHNSON, Assoc. General Agent

THE COLUMBIAN NATIONAL LIFE INSURANCE CO.

1005-10 Beacon Bldg.

### HENRY W. LAFFER

General Agent

THE NORTHWESTERN MUTUAL LIFE INSURANCE  
COMPANY OF MILWAUKEE, WIS.

625-35 First National Bank Bldg.  
106 West Douglas Ave.

### LEE WANDLING

District Manager

THE EQUITABLE LIFE ASSURANCE SOCIETY  
OF THE UNITED STATES

725-33 First National Bank Bldg.

"Life Insurance to Fit Your Needs and Wants"

### CLAYTON MAMMEL, C.L.U.

General Agent, Home Office Agency

THE FARMERS & BANKERS LIFE INSURANCE COMPANY

401 Farmers & Bankers Life Bldg.

### F. F. FRISBIE

Superintendent

The Prudential Insurance Company of America

Union National Bank Bldg.  
Home Office, Newark, N. J.

### PERCY G. GIBSON

Manager

THE MUTUAL LIFE INSURANCE COMPANY  
OF NEW YORK

614 Union National Bank Bldg.

### JOHN J. McLEAN

Manager

THE UNION CENTRAL LIFE INSURANCE CO.

802-5 Union National Bank Bldg.

### BERT A. HEDGES, C.L.U.

State Manager

BUSINESS MEN'S ASSURANCE COMPANY

Rooms 310-11 Orpheum Bldg.

# Greetings NATIONAL ASSOCIATION of LIFE UNDERWRITERS



## KNOW THE STRENGTH OF VICTORY

Let us tell you about the strong financial position of The Victory Life and the attractive General Agency openings we have available in Missouri, Kansas, Nebraska and Texas. Write to E. E. Shurtleff, Assistant General Manager.

### The VICTORY

*Life Insurance Company*  
TOPEKA KANSAS

James A. Allen, Pres.

W. J. Bryden, Secy. & Gen. Mgr.

### Insurance Important in Aviation

(Continued from page 10)

nations are being woven into a great community of good neighbors.

"No nation in the world can in any way match the progress that America has made in the air. The leadership our nation holds on the airways of the world is a source of justifiable pride to every true American.

#### Achievement Traced

"A brief glance back 10 years will help us to realize what transport aviation has really achieved. Ten years ago, in 1930, air transport was getting its first wind-and thriving. During that year, it had turned in the astonishing total of more than half a million passengers carried, of just over 100,000,000 passenger miles flown. And it was particularly proud of a safety record that demonstrated to the public that a passenger could fly more than 4,000,000 miles without meeting with a fatality.

"Now, let us look at the 12 months to July 8, the last full year for which figures are available. During that 12 months airlines carried nearly 2,000,000 passengers. They flew the astronomical figure of 700,000,000 passenger miles. And they recorded the splendid record of 51,700,000 passenger miles per fatality. Being insurance men I know you understand figures—and appreciate what they really mean.

#### Steady Advancement

"Of this record for safety we are properly proud. And we in the aviation industry realize how much insurance has contributed to this progress. As I pointed out, insurance not only helped when help was sorely needed to make a start. Equally important, as our industry began to grow insurance was willing to pass on to us the increasing benefits of our own improved operating records.

"As a result of this close teamwork between insurance and aviation, steady advancement has been made all along the line. Through these years the insurance world has kept a close watch on our progress. Through these years it has for the most part kept pace. As life insurance executives you are only interested, in an academic way, in the fact that reductions have steadily been made in the cost of insurance that protects the owner of an airplane against the legal liability or the loss of his investment through the destruction of his plane. You are only interested, in a general way, in the fact that extremely reasonable insurance can be obtained by a shipper for the protection of his merchandise being transported by air. You are more closely concerned in the great strides that have also been made in aviation insurance by the accident companies—lower rates for the air traveler. These have steadily declined through the years and, with the recent development of a special accident trip ticket with rates as low as 25 cents for \$5,000 offer concrete examples to show how insurance has been helpful in driving home to the public the relative safety of air travel.

"But it is just as vital to the airline that passengers should be able to obtain reasonable and adequate life insurance coverage while traveling by air. Otherwise passengers will not make use of air transportation in sufficient volume, and, unless they do, air transportation cannot continue to enjoy a healthy growth.

#### Urge Frequent Review

"It is in this connection that I would like to impress upon you two points in which I feel insurance has not kept in step with aviation. We fully realize the progressive consideration given by underwriters in their treatment of applicants for life insurance, who indicate that they travel by air. It is gratifying to note that many of your companies now look upon the business executive who uses an airplane to get around the country—or around the world for that matter—as a standard risk. We would not have

you, like the stock market, discount good news in advance. But—and this is the first point I would like to make—we do believe that insurance can keep itself in better step with aviation, can keep this team working closer together, if your actuaries and underwriters will review aviation's record more frequently; will, because of its dynamic progress, keep an analysis of that record up to date. Thus, you will be in a position to offer life insurance coverage in more direct proportion to the actual risks involved and to serve as a means of transmitting these benefits to an increasing air traveling public. Aside from its tangible benefit to passengers, such consideration on the part of the insurance world would serve as a sustaining moral influence in the airlines' drive for greater and ever greater safety.

"Unlike Topsy, this safety record did not just grow. It is the result of deliberate effort, of painstaking care, of endless research and test. Air travel, as we know it today, is purely a concept of this generation. It has had to make its way, from the start, in competition with the matured safety records of the older forms of transport. It has had to struggle with the principles of increased danger inherent in any type of high-speed travel—and we have the fastest ever known to man. But, because of these very reasons, more effort has been continuously and forcefully exerted to raise the standard of airline safety than that lavished in any similar period of development on any other means of transport.

#### Outside Aid Is Received

"This extraordinary effort has not come alone from within the industry itself. The encouraging results are, in a real measure, due to the tireless cooperation which the air transport industry has received from outside agencies such as the National Advisory Committee for Aeronautics, our government's great research organization, and the Civil Aeronautics Authority, 'the I. C. C. of the air,' whose diligent efforts to effect greater airline safety stand out as a signal achievement of their first full year.

### Missouri Leader



HELEN SUMMY

Miss Helen Summy of St. Joseph, Mo., a valued representative of Equitable Society, is not only one of the important factors in the women underwriters' activities, but she is recognized generally in association endeavor. Miss Summy is the retiring chairman of the women's quarter-million-dollar round table and she is treasurer of the Missouri Life Underwriters' Association.

in office. In fact, all having to do with aviation have shared in the early recognition, by the air transport industry, of its responsibility toward the public in the matter of safety. These combined elements all continue as active as ever today in their common goal. Their support offers the promising possibility that aviation can eventually be made the safest form of travel known to man.

"This is no vain hope. There are many reasons for presuming it can be achieved. And in the not too distant future.

#### Many Advantages on Side

"In striving for this ultimate objective of absolute safety, aviation has many advantages on its side. First, it is a new science, only at the threshold of its real development, but with an already remarkable safety record. Second, lacking rigidity—and also that disinclination to change which inevitably comes to every business as it grows old—aviation has an encouraging tendency to submit easily to any adjustment which offers greater safety, greater efficiency, a greater application of service. Third, being itself entirely modern, it can, without change of pace, take advantage of all advances of modern science which have anything to contribute to its improvement. It is important to understand these characteristics of aviation.

"The layman's concept—and it may be said the viewpoint of all non-technical persons—has not always been correct in evaluating the many different steps in aviation's progress. In view of the swiftly expanding field and the rapidity of its development, perhaps this was a natural reaction, and one to be expected. Perhaps this generality explains why insurance is out of step here and there. A common layman's error—and one in which some actuaries evidently have fallen—is to consider all flying as identical, and all transport airplanes as equipped with wheels and operating in and out of landing fields. Within the

continental limits of the United States that concept largely holds.

"But the use of aircraft as an aid to the development and expansion of our foreign commerce, as an instrument of international and intercontinental transport and communication—which involves the operation of aircraft over water—brought into being another phase of transport flying.

"Operation of transport aircraft, on safe, dependable schedules, over areas of coastal waters and open seas posed unique problems of its own. Great distances separate country and country. Schedules could not be as frequent as those between nearby centers of large population. Therefore, capacity had to be provided for range and to accommodate greater proportionate loads on less frequent schedules, and that necessitated larger and larger aircraft, and a new technique was required for their operation.

"The development of scientific flight control; of a system for providing specialized training for flight and ground personnel; a greatly advanced weather reporting and forecasting system; radio communications that could overcome the heaviest tropical static—all of these, and many others, supplied part of the means. By and large, however, the basic solution was provided by the aircraft themselves—flying boats of a size, capacity and range never before conceived.

#### First Clipper Ship

"From this combined experience, technical knowledge and the interim advance of the science, came the first of the flying clipper ships—the first big, four-engined marine aircraft. From this has sprung the great fleet of flying boats which has advanced the United States to world air leadership.

"Many real advantages have come with the successful development and construction of these great ships of the air capable of navigating over our trans-

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We announce with much pleasure and satisfaction that the Jefferson Standard has \$400,000,000 life insurance in force.

This important achievement takes its place in Jefferson Standard history as another in the long line of distinguished accomplishments.

We express our heartiest thanks to our field representatives who have contributed so loyally, and so splendidly to the progress of our great Company.

Heartiest greetings to the National Association of Life Underwriters on the occasion of the 50th anniversary of the organization.

## JEFFERSON STANDARD LIFE INSURANCE COMPANY

Julian Price, President

Greensboro, N. C.

## DURING THE FIRST *Eight* MONTHS of 1939 We again made a substantial gain in business in force

Which means that Commonwealth agents are earning more money. This speaks well for Commonwealth's *Cordial Cooperation.*

**Our present program calls for a more intensive development of the states of OHIO and INDIANA, through the medium of State Supervisors. A splendid opportunity for the right man.**

For Further Information Write I. Smith Homans, Exec. Vice-Pres.

**Commonwealth Life Insurance Company**  
HOME OFFICE: LOUISVILLE, KENTUCKY



oceanic airways. Construction and demonstration proved, against an older concept, that larger aircraft could be made more efficient than smaller aircraft. Our traffic records show clearly that the traveling public has greater confidence in a large airplane than in a smaller one. Size alone is impressive. But the inherent advantage of size was deliberately used to augment potential safety factors. Safety—even before requirements for range and speed and load—was the basic consideration.

"From the standpoint of structure, you can readily appreciate that a trans-ocean clipper, weighing 41½ tons, is no delicate piece of temperamental machinery. It is a tremendous testimonial to the ability of American aircraft manufacturers and operating personnel that in ten years of service, in more than fifty million miles of flying, there never has been a fatal structural failure in a flying boat. And structural failures are the cause of 18.18 per cent of airline fatal accidents.

#### Engines Are Accessible

"Again, for the first time in practical transport aircraft, the four big 1500 horsepower engines of these transoceanic clippers are accessible by means of catwalks through the wings. Each engine has a mechanic's station immediately behind it and from this station all the delicate accessories of the engine, its fuel and ignition systems, are readily reached for inspection, adjustment or repair in flight. Equally as important, along the areaways through the wing and fuselage, all fuel lines and control wires are visible—and accessible. With the aircraft's tested ability to fly on any two of its four motors—with all normal flight operations between take-off and landing requiring scarcely half the engines' rated horsepower—this means that an engine can be shut down entirely, all but major repairs effected, and placed back in operation again, with no appreciable difference in the airplane's fly-

ing ability. And engine failures account for 12.16 per cent of fatal airline accidents.

"Large aircraft, too, are flown with a different technique. The flight deck on the transocean clippers, for instance, is the same size as the passenger cabin on the largest of our present land transports. This flight deck is reserved for the flight crew. Instead of the usual pilot-copilot combination, these clippers are flown by a crew of eight flight officers, under the direct command of a captain who graduated to this position of trust and of responsibility through a minimum of seven years of study and training. Under the captain, the primary flight functions normally handled by the pilot-copilot are divided into separate flight stations—piloting, navigation, engineering, radio communication, administration. Each of these posts is manned by a specialist, trained for that particular task, yet all of whom have their pilot's rating and are interchangeable at any post assigned them.

#### Function as One Man

"Through years of training, of study and actual experience, these multiple crews function as one man and make possible, for the first time in long-distance transport aircraft, the achievement of scientific flight control—a system which lessens strain without lessening responsibility, which is designed to effect the highest attainable level of personal efficiency. And personnel errors account for nearly 30 per cent of fatal airline accidents.

"These factors, many of which are brought to their highest application for the first time on the transoceanic clippers—where the facilities were built into the design of the original aircraft—are incorporated in the technique of international over-water flying. They are basic to a record of 171,871,000 over-water passenger miles, without a fatal accident in flight.

(Continued on page 39)

*Untroubled Sleep...*

*...as Secure  
as it is Sound*

*Orphans at age 3*

*...yet their Dads  
dreams are being  
realized.*

*Off the Pay Roll  
Onto the  
"Play Roll"*

*This Widow  
inherited  
a Home  
instead of  
a mortgage*

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**BENEFICIAL LIFE**  
INSURANCE COMPANY

HOME OFFICE  
SALT LAKE CITY, UTAH

HEBER J. GRANT  
PRESIDENT

## Past, Present and Future Treated

(Continued from page 7)

but sparingly. Even the mails were infrequent and not too trustworthy. The agent, therefore, was often driven to forwarding remittances by messenger, or to carrying on his own person sums entrusted to him.

Express, too, was slow and uncertain. As an example, a certain Hartford company used to have its annual reports printed in Springfield. They were eager, of course, to get these into the hands of the policyholders promptly, but the express "service" for those days usually required about two and one-half days to make delivery in Hartford, a distance of 26 miles.

An illustration of early underwriting practices and accounting procedure is seen in the methods used to acquaint the policyholder with the sad news that a premium was due. Often the only notice given the distant policyholder was an advertisement which appeared once a month in the town's newspaper. Here would be listed, over the agent's signature, policies due to lapse the following month unless premiums were paid during the current month. The attitude seemed to be that if a man's policy lapsed, it was no one's fault but his own.

### Appoint Agents

This state of affairs, together with the unsatisfactory experiences with remittances and such, was largely responsible for leading the companies to replace the itinerant canvasser with a staff of regularly appointed agents. And, because of an early objection to life insurance occasioned by religious beliefs, the appointment of ministers was favored as a means of silencing the often hostile criticism. This, I think, is evidence that even in those days some thought was being given to the type of men who were to represent the companies in the field.

Well may we pay tribute to him, the life underwriter of yesterday—tribute to the man, and his successors, who gave America, with only 7 per cent of the world's population, over 70 per cent of the world's life insurance. To such an extent have their activities fortified the family financially, that one authority has estimated that life insurance policies constitute about 81 per cent of all property left by decedents in this country today.

So much for the agent of yesterday.

### Views Agent of Today

What of the agent of today? Just what is he? What does he do? Does he perform any real service? Could we, perhaps, dispense with his services altogether?

As to what an agent is, someone has given us this formula on "How to Make a Salesman":

"Take an ordinary clean man, pour in a heaping measure of energy, stir in enough self-respect till he will stand alone. Then add enough tact to give it raising power. Place the mixture over a slow fire of hard luck to determine its staying qualities. A pinch of aggression may now be added; also be sure to dust the whole over with a layer of honesty which will be apparent to everyone, after which you can be sure (if no foreign matter has blown in) that the finished product will be a credit to you."

And what does the agent do?

First of all, the agent teaches the needs for life insurance; what life insurance is; how it serves the needs disclosed.

He advises upon personal and business financial plans; upon the choice of needs to be met where complete coverage is not possible; upon the choice of insurance contracts and beneficiary provisions which will suit the needs of each individual case upon which he works.

He advocates thrift, self-reliance, sound long-term financial planning.

He induces men to act. Although the average man has some understanding of life insurance, the need for it and the suitability of it for his own case, he does not voluntarily secure the protection which he needs for his family and himself. The agent stimulates him into action and seeks to sustain his client's interest in the original program adopted.

The agent is a good example of the typical American—a man in business for himself, a good neighbor in his own community, a man constructive in his attitude and actions.

The agent's contribution, in its broadest sense, is the contribution of life insurance itself. Yet his contributions are in various ways specialized, and he alone

takes life insurance to the people so that its benefits are made available in fact and not just in prospect. In the distribution phase, he transforms theory into reality.

### Contribution Not Dated

The agent's contribution is not dated. There are, of course, certain periods when one aspect of his direct or indirect services have had greater significance than at other times. Yet in the truest sense his service is always the same; he educates, he advocates, he persuades, and he sustains the spirit and willingness for long-term adherence to a sound program of savings and protection through life insurance.

Life insurance is essentially a co-operative undertaking designed to increase the economic independence and self-reliance

of the individual. By teaching its method and its applicability, the agent encourages and stimulates the growth of the truest American attitude toward life.

The agent who brings the service of life insurance to any man so that that man is encouraged and enabled to assume normal and extra-normal business risks, contributes to the development of men and communities, and the enterprises of each.

Though he may fail to teach the lessons of thrift and economic independence as he should, the life agent was one of the earliest, and continues to be, the nation's most convincing teacher of these principles of management. By his success as salesman, the agent has brought together great reservoirs of capital which are used in financing the building of railroads, public utili-



Entrance to New Home Offices of  
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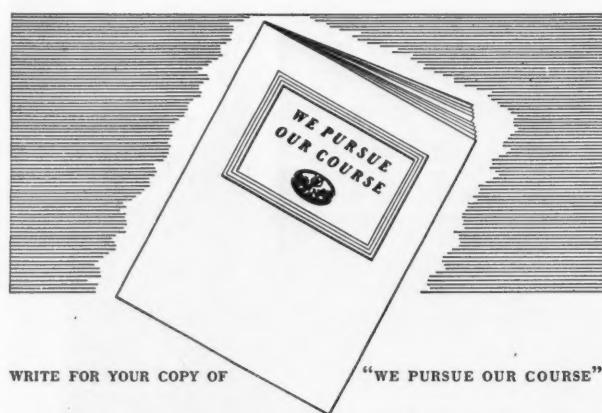


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LIFE INSURANCE is not all figures and tables and rate books. There are differences in companies and contracts and the differences lie mainly in principles and practices. Mutual Benefit principles of justice and equity are a great heritage from that group of men who, one day in 1845, banded together to form their own life insurance company and called it "Mutual Benefit." Each continuing administration of the Company has adhered to those principles and wherever possible has by contract or practice broadened their application.

By steadfastly pursuing its course of true mutuality, the Mutual Benefit today stands first in liberality on such matters as non-forfeiture values (available in a majority of cases, the FIRST YEAR), low surrender charges, retroaction, settlement option provisions and service, and other provisions and practices favorable to the insured. These things, to the Mutual Benefit's way of thinking, embody and protect the just and equitable rights of policyholders.

The story of how the Mutual Benefit grew to tenth in size among life insurance companies and first in the hearts of its policyholders—how it earned the right to be known as "The Policyholders' Company"—is told briefly and interestingly in the pocket-size booklet, "We Pursue Our Course." Ask for a copy.



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from San Francisco*

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**SUN LIFE ASSURANCE COMPANY  
of Canada**  
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**W. S. COCHRANE**

*General Agent*

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*Production Manager*

**The Mutual Benefit Life Insurance Company of Newark, N. J.**  
1007 JEFFERSON BLDG.

ties, factories, commercial buildings and homes.

By his advice upon the suiting of insurance policies to fit insurance needs, the agent has educated men to think intelligently upon the subject of business and personal financial programs. This has given men direction in their work, helped them to persevere in sound, long-term programs of building their businesses and estates.

By his advice to men upon their ambitions for their families, the agent has encouraged men to make much of family life, to plan for the endurance of their homes, the security of their dependents, the education of their children.

It would be difficult to overestimate the importance of the agent's work in the field of education and all that grows out of widespread higher education in a country like ours. Developments in many fields have been concurrent, and perhaps we may not say that one caused the other. That certain of them were related, however, seems self-evident; and the gains in security which have been brought to millions of families through the operation of life insurance have undoubtedly exerted a very real influence on the American attitude toward education. By helping men to feel sure of themselves, it has induced them to give thought and attention to self-development, to useful co-operative activities, to the building of schools and museums and libraries.

### Agent Conceived Plans

Many men of wealth have used life insurance to endow educational and benevolent institutions. But it was the life agent who conceived these plans in the first place, and who successfully advocated them to those who had the funds to put them into effect. Particularly is this a development of the twentieth century.

The agent has been the advisor of widows and orphaned children. He has helped them conserve the assets left by

an insured husband and father. He has guided them in planning their own financial futures. Thus he has encouraged the development of those ideals of American living which so clearly distinguish us as a nation—love of education, freedom of enterprise, security.

He has taught all who feel the pressure of inheritance and estate taxes to make, through life insurance, provision to ease the impact of those costs upon private fortunes.

### Safe and Economical

By his extensive success, he has made insurance safe and economical, for through his activities the companies have a sufficient volume and spread of business to make them strong beyond epidemics, local disasters, and special territorial hazards.

The life insurance business can justly take pride in the improvement in sales personnel which has been noted in recent years, for such improvement has not been effected by chance. Rather it is the result of a thoughtful approach to the entire problem, that the agent himself may thrive, that the companies may succeed in still greater measure, and that the individual policyholder may be more economically served.

Where the American agency system prevails, the astronomical totals of life insurance for this country and Canada are a reflection of the outstanding job which our underwriters have done. Further, they provide ample justification—if any is needed—of an agency system through which was accomplished the most magnificent job of its kind that the world has ever known.

Again and again we come back to the fact that where life insurance has made its most phenomenal strides, it has been marketed almost exclusively through the agency system, with its thousands of trained men and women, in metropolis and hamlet, acting as outposts of the company—friendly arms of service.



## A GREAT ACHIEVEMENT

In 1938, excluding Industrial Insurance, this company's per cent of gain and amount of increase in new paid business over 1937 was greatest among both the 25 largest mutual companies and the 25 largest life insurance companies. The per cent of gain in insurance in force during the same period was also the greatest among both groups. Likewise, the Minnesota Mutual's amount of gain in insurance in force was greater than in 11 of the 25 largest mutuals and greater than in 10 of the 25 largest companies.

This remarkable record was achieved by our Field Force who reaped their reward in increased incomes.

A \$225,000,000.00 Mutual Company, 59 years old with an understanding, cooperative Home Office.

**THE MINNESOTA MUTUAL  
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ST. PAUL, MINNESOTA

## Insurance Important To Aviation

(Continued from page 32)

"And this brings me to the second point I would cite where insurance is obviously out of step. Possibly because of lack of information or incomplete analysis on the part of your actuaries and underwriters, it would seem that insurance is imposing an unnecessary handicap on progress. I refer to the continued employment of that standard clause in life insurance contracts which penalizes the passenger who flies 'more than 300 consecutive nautical miles over water.' This archaic clause, to me, discriminates against one of aviation's finest records. Furthermore, it is illogical. There is no distinction made, for instance, as to whether that 300 miles is directly out to sea, or along the coast, obviously a type of flying not meant to be excluded.

### Urge Lifting Barriers

"A real service could be performed if, as a result of our little discussion here today, actuaries could be induced to make a study of the actual records looking toward the lifting of this barrier to greater air travel which the American over-water operating record so obviously deserves.

"Consideration, by the insurance industry, of these two points is of greater importance than our present volume of air traffic would indicate. Large aircraft—with four-engined safety reserve and utilizing the multiple crew—are shortly to enter the domestic field on the main long-distance transcontinental services. They are the industry's answer to an increasing public demand for air transport facilities which will soon raise our national aircraft capacity from the present two million passengers a year to twice that figure. They are the vanguard of new fleets of great multi-engine aircraft which, in the near future, are expected to carry 10,000,000 passengers each year—one out of every three who travels over 300 miles per trip.

### On Threshold of Great Development

"In the international field, with the first transoceanic air lines soundly established and successfully operating over both the Atlantic and the Pacific, world aviation is just at the threshold of what is certain to be its greatest development. Its future, as a world force, is certain. And future aviation's effect on world relationships, on trade and travel, on commerce and communications, can be appreciated by anyone who will devote even cursory consideration to what the airplane, in its very elemental development to date has already accomplished.

"These airplanes—the transoceanic clippers of which I have just been speaking—are the 'giant' airplanes of today. Actually, they are the last of the little airplanes. With this nation's—and every major industrial nation's—vital world commerce becoming more and more dependent upon the high speed, highly effective transportation and communications which the airplane alone can provide, there will soon become apparent generally—what has been apparent to us within the aviation industry for some time—the need for great ocean airliners

two and three times the size of these clippers, the largest of the world's transport aircraft today.

"This is no demand from within the industry itself, although our decade of international flying experience—and that of comparable operators abroad—and the scientific advance in aircraft design and construction, all point toward this development. It will be a demand from the users of air service themselves and, in a measure, from the American people who are rightly proud and insistent upon the maintenance of America's aerial leadership. Greater efficiency of operation, improved safety, broader traffic appeal, and increased accommodations for commercial men and cargoes are dictating this development.

"You may be interested to know that such designs for practical transport aircraft of such size, developed to meet the rigid specifications set by Pan-American's engineers, are already off the drafting boards, ready for engineering work, in four of the country's leading manufacturing plants. These plans, which one or more designs may actually surpass, call for great multi-engined ocean airliners that will provide private stateroom accommodations for one hundred passengers, with dining, lounge and luxury appointments such as are to be had on the finest ships at sea. These flying ocean greyhounds will be completely silent. They will be perfectly air-conditioned and supercharged to operate through the weather-free flight levels four and five miles above the earth. And their normal cruising speed, on scarcely half their available horsepower, will be a leisurely four miles a minute. With such aircraft London will be but a comfortable 12 hours from New York. Honolulu but 10 hours from Los Angeles or San Francisco. China and Australia but two days away. Buenos Aires, the most distant capital of the Americas, will be within 40 hours of Washington.

### Insurance Is Important

"In the future, too, insurance will have an important part to play. By continuing to interpret aviation's progress in terms of increasing liberal benefits to policyholders, insurance will contribute a real share to this advance. On the financial side, one of the large insurance companies in the United States has already blazed a new trail. Equipment trust certificates, heretofore restricted to railroad financing, have been adapted to air transportation. The great clippers now flying the Atlantic and Pacific have been financed through equipment trust certificates. Our infant industry again has been greatly aided, and to you has been opened a new and, I hope, profitable medium of investment.

"Thus today, after 20 years of close teamwork, the way has been paved for insurance and aviation to enter a new and even closer alliance. The insurance world as an investor, now, is directly providing capital for aviation's advancement. Once more your industry has taken the initiative. Once again it has proved itself a vital factor in the progress of other industries. Aviation has taken one more important step in its progress and it now faces, with confidence, a future pledged to the idea that America, the land in which the airplane was born, shall stand second to none on the airways of the world."



STATE CAPITOL—SPRINGFIELD

# GREETINGS N.A.L.U. FROM ILLINOIS' CAPITAL

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**JOHN L. TAYLOR**

*Manager*

The Mutual Life Insurance Co.  
of New York

Myers Building

**E. E. CANTRALL**

*General Agent*

NORTHWESTERN MUTUAL LIFE  
INSURANCE CO.

Ferguson Building

**FRED T. BOLDON**

*Manager*

Home Office Agency  
THE FRANKLIN LIFE INS. CO.

804 Myers Building

*Greetings from*

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**SCRANTON, PA.**

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**SPRINGFIELD ASSOCIATION**

**OF**

**LIFE UNDERWRITERS**

## "BUILT FOR PROTECTION"

*Growing Greater*

*... In Service*

Payments to Policy Owners and Beneficiaries of over \$50,000,000 since organization. Approximately \$7,000.00 is paid out every day in contract benefits.

*... In Size*

Record for the first six months of 1939:

	<i>Insurance in Force</i>	<i>Assets</i>	<i>Capital and Surplus</i>
June, 1939	\$247,907,092.00	\$23,739,028.00	\$3,610,814.00
Dec., 1938	229,238,121.00	21,809,313.00	3,341,437.00
Gain	\$ 18,668,971.00	\$ 1,929,715.00	\$ 269,377.00



**LIFE and CASUALTY  
INSURANCE COMPANY**

OF TENNESSEE

A. M. Burton, President

Home Office—Nashville

## *Do You Want A General Agent's Job? Financing and Commission*

*You must be able to—*

1. Write personal business of a substantial amount.
2. Attract good men.
3. Educate them in the fundamentals of life insurance underwriting.
4. Successfully demonstrate to them the writing of life insurance.

Openings in the following states: Iowa, Illinois, Indiana, Ohio, Missouri

If interested, write immediately to

KARL B. KORRADY, Vice-President  
Director of Agencies

## ILLINOIS BANKERS LIFE Assurance Company

MONMOUTH, ILLINOIS

LIFE

ACCIDENT

HEALTH

## LIFE INSURANCE COMPANIES ARE BUILT ON THEIR AGENTS

Since the beginning of life insurance, the success of companies has been measured by the success of their agents. When properly trained, the agent is the company's base, its foundation.

Members of the N. A. L. U. now in session at their golden anniversary convention have proven this fact.

*Congratulations and Best Wishes*

**N. A. L. U. MEMBERS**

**MIDLAND LIFE INSURANCE CO.  
KANSAS CITY**

DANIEL BOONE

MISSOURI

*"We Started to Grow 30 Years Ago"*

PRESIDENT

**Convention Winner**

MILLARD R. ORR  
Philadelphia Campaign Chairman

**Faser Signs Only  
Men Who Complete  
Two Weeks' School**

Henry M. Faser, Jr., Penn Mutual, Boston, who has had conspicuous success in the induction and training of young men, was most generous in explaining his methods during his address at the meeting of the Managers Section.

"For the past year I have contracted no one who has not first completed the two weeks' agency school," he said. "The idea is presented to the man on this basis: To be successful you must be sold on insurance as a life work and career. If you enter it in that way, you want to be sure before doing so. Now I am willing to devote two weeks to enable you to have a look at the business, and I feel sure you would like to give at least two weeks to studying a business that you may be in the rest of your life. The school will give you a chance to find out about the business, look the agency over, and look me over. Also, it will enable me to look you over and give you the benefit of my experience with other young men in helping you decide if you have the qualifications for success in life insurance. After a man has taken the school, he must be anxious to enter the business. I certainly never try to sell him on coming in."

"I get a man on this basis who has a job by giving him the school in the evening. The evening school is given over a period of five weeks at the rate of two to three classes a week. Some of the best men I have brought into the business entered through an evening school."

"Perhaps the most important factor in successfully supervising and training the new man is joint work in the field with the new man getting full credit and commission. We put a great deal of stress upon this function in the supervising and training process, and always the man doing the joint work must use the same sales methods and sales talks that have been taught the new man in class."

"Life insurance offers more than any business in America to the young man who can succeed. It takes a top-grade man to succeed in life insurance. Therefore, we, as general agents and managers, must not be satisfied until we reach the place where we are securing the cream of the graduating classes of our colleges and universities."

**No Invitations Beyond 1940**

At the council meeting Thursday no opportunity was given to extend invitations for future years beyond 1940, as has been customary in recent years.

**Give Audition for Trustees  
Of Proposed Radio Skit**

An audition was given before the trustees Sunday afternoon of a record intended for radio that was devised by C. B. McPhail of Grant Advertising, Inc., of Chicago, New York and Dallas. The record consisted of a dramatization of actual life incidents bringing out the result to families that are left without insurance protection. There is no actual reference to insurance in the skit.

Mr. McPhail is seeking to induce the National Association of Life Underwriters to sponsor the broadcast of these records under the theme "See Your Life Insurance Man the Next Time He Tries

to See You." Until recently Mr. McPhail was advertising director of Great American Life of San Antonio and was active in the Life Advertisers' Association.

**A. E. Miller Gives Dinner  
For Union Central Visitors**

Arthur E. Miller, St. Louis general agent for Union Central Life, gave a dinner Thursday at the Jefferson for out-of-town representatives of his company, numbering 45 from 12 states. Mr. Miller had a number of the notables take a bow following the banquet, including Jerome Clark, executive vice-president Union Central; Superintendent

John A. Lloyd of the Ohio insurance department; John M. Holcombe, Jr., manager, and L. W. S. Chapman, consultant Sales Research Bureau, and Walter Barton, president C. B. Knight New York agency of Union Central.

**Bellevue-Stratford to Be  
Next Headquarters Hotel**

The Bellevue-Stratford will be the headquarters hotel at the Philadelphia convention. The manager of that hotel was a member of the Philadelphia group at St. Louis. The meetings would be held at the theater next door. The dates will be selected by the trustees.



# "I SELL LIFE INSURANCE"

"... AND when I say *sell*, that's just what I mean! It's hard to understand why I'd have to sell protection to *any one*, but I do. Here is something that nearly everybody needs, seldom has enough of, and yet most always has to be *persuaded* to buy."

"Doesn't make sense? No, but I'll tell you why I didn't give up years ago: *I never yet sold a policy to any one who wasn't glad after he bought it.* That's why I can take the rebuffs and postponements. I know I'm doing a service that's always appreciated in the end."

"Another thing, there's a lot about life insurance these days that calls for a thorough knowledge of the subject. I've devoted my life to it, and yet I have to study all the time to keep abreast of developments. My company encourages all of us to do this. We New England Mutual representatives are in this business for keeps, and we've certainly got to know our stuff."

"For example, whether I sell you any insurance or not, I'd like to tell you about a new service that we call 'Co-ordinated

Estates.' The other day, by using this plan, I showed a man how to increase the total payments under his insurance estate by 31% —without added cost and without changing a single policy. Maybe I can do something of the sort for you. There's no charge for trying, and there's no obligation."

"No, I don't expect you to call me up. That would be asking almost too much! But when I call you up, all I want to hear is, 'Sure, come on over and co-ordinate!'

"I hope to be seeing you . . . and soon!"

## NEW ENGLAND MUTUAL Life Insurance Company of Boston

AGENCIES IN PRINCIPAL CITIES FROM COAST TO COAST

GEORGE WILLARD SMITH, PRESIDENT

THE FIRST MUTUAL LIFE INSURANCE COMPANY CHARTERED IN AMERICA

*This advertisement appears as a full page in the SATURDAY EVENING POST of September 23, and as two columns in COLLIER'S of October 7 and NEWSWEEK of October 9.*

## Insurers Spread Ownership of Wealth: Pink

(Continued from page 6)

out into the light of day. If there are any weaknesses, we want to correct them.

"One thing that is sure today is that life insurance is both sound and honest."

"No one can estimate how much suffering and sorrow has been alleviated by the tremendous sums which have been paid to beneficiaries and living policyholders through life insurance," continued Mr. Pink. "Nor can we properly estimate or evaluate the background of strength which the tremendous resources of the life companies afforded to the government during the depression. At least \$12,000,000,000 was put into circulation and was called upon for every conceivable form of personal, social and economic need by millions of policyholders during the depression years. It prevented not only poverty and suffering but relieved the government of large responsibilities and even huger expendi-



Walter W. Head, president, General American Life, gave a luncheon for 40 company executives at Hotel Statler. Left to right: Mr. Head, Holgar J. Johnson, president, National association; Gov. Harold Stassen of Minnesota, Gov. Lloyd C. Stark, Mayor Dickmann and Insurance Superintendent Ray B. Lucas of Missouri.

tures than it made."

Mr. Pink said that review of the past 50 years shows that lapses represented 19 per cent of all insurance sold, and that today they are 29 per cent. The

lapse ratio is higher, he said, in the industrial field.

The increase in the lapse ratio was the only point brought out in his comparison with former years that was not

favorable to the institution of life insurance and he said that if there is any ground of criticism, it is on that point. He expressed the belief that in most cases the lapses have not been due to overselling on the part of the agent, but said that there has been too much emphasis on volume and not enough on selling the right sort of policy and in the right amount. He advised greater emphasis on conservation work.

"When the agent has sold a policy," he said in that connection, "he has not completed his work. It has only begun."

He declared that while more than 70 per cent of the life insurance in force in the world is owned by Americans, the market is by no means saturated. "There are millions of people who have no life insurance," he said, "but who could afford insurance and there are millions more whose protection is inadequate."

Superintendent Pink said one of the greatest problems today is the so-called "insurance counsellor." "Whether the development has grown sufficiently to warrant legislation," he said, "is a question which perplexes all of us who are supervising insurance as well as the producing forces and those who manage the companies. The growth of professionalism and the careful, unselfish and intelligent servicing of policies by the producers after they are written is the best answer."

"Frankly, I don't know what to do about it," was the way he summed up his own attitude on the counsellor question.

### Insurance Teaching Advances

He spoke also on the strides which have been made in teaching of insurance.

He brought out that fact that the first instruction in life insurance in any institution of learning was given in 1904, and then reviewed the remarkable progress along that line that has been made since that time.

"The more we permeate this country with insurance on a sound basis the stronger it will become as the bulwark of individualism and democratic control," said Superintendent Pink in conclusion. "But the producing forces should do more than sell life insurance in this period of unrest and danger. We must sell the underlying principle upon which life insurance lives and upon which it is based. Barring the press, the radio and the pulpit, the hundreds of thousands of life insurance underwriters and agents throughout the nation have the closest contact with the public. We can best help not only the people of this country but all the nations of the world by impressing in our daily work the necessity for preserving inviolate here the rights and privileges of individuals to free expression, free thought and free life granted by the bill of rights."



## Do you know?

**The Great-West Life had  
\$607,532,970 Business in Force  
at the end of 1938  
reflecting the confidence of  
210,000 Policyholders**

During this year, Business in Force has increased steadily each month to a new total of over \$617,100,000

*The*  
**GREAT-WEST LIFE**  
**ASSURANCE COMPANY**

Head Office—WINNIPEG